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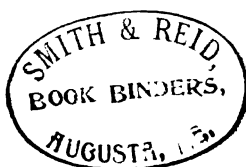
GIFT OF

Mutual Benefit Life
Insurance co.

WITH COMPLIMENTS OF

J. M. Carr

Insurance Commissioner.



Twenty-Seventh Annual Report

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE. Insurance
dept.

PART I.

Fire and Marine Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

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STATE OF MAINE.

TWENTY-SEVENTH ANNUAL REPORT

OF THE

Insurance Commissioner.

PART FIRST.

Fire and Marine Insurance.

To the Honorable Governor and Council:

In compliance with statute provision I submit that part of the Twenty-seventh Annual Report of the Department relating to Fire and Marine Insurance business transacted in the State as reported to this office for the year A. D. 1894.

AUTHORIZED COMPANIES.

The following tables show the Fire and Marine Insurance Companies authorized to do business in Maine at the date of this report.

MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Merchants'	Bangor	Union.....	Bangor

MAINE MUTUAL COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Boothbay	Boothbay	Kennebunk Farmers	Kennebunk
Brunswick Farmers'	Brunswick	Litchfield	Litchfield
Casco	Casco	Lovell	Lovell
Citizens'	Bristol	Maine Mutual	Augusta
Cumberland	Cumberland	Medomak	Waldoboro
Danville	Auburn	New Portland	New Portland
Dresden	Dresden	North Yarmouth	North Yarmouth
Edgecomb	Edgecomb	Oxford County P. of H.	South Paris
Ellot and Kittery	Ellot	Patrons' Androscoggin	Auburn
Falmouth	Falmouth	Pittston and Whitefield	Pittston
Farmington	Farmington	Saco	Saco
Fayette	Fayette	Swan's Island	Swan's Island
Freeport and Yarmouth	Freeport	Union Farmers'	Union
Fryeburg	Fryeburg	Warren Farmers'	Warren
Gorham Farmers'	Gorham	Wells	Wells
Gardiner and Richmond	Gardiner	West Gardiner	West Gardiner
Hampden	Hampden	West Bangor and Hermon	Hermon
Harpwell	Harpwell	Wilton	Wilton
Harrison	Harrison	Windham	Windham
Jay	Jay	Woolwich	Woolwich
Jefferson Farmers'	Jefferson	York County	Buxton

STOCK COMPANIES OF OTHER STATES.

Ætna	Conn	Ins. Co. of the State of Penn.	Pa
American	Mass	Mercantile, F. & M.	Mass
American	N. J	Merchants'	N. J
American Central	Mo	Merchants'	R. I
American Fire	N. Y	National Fire	Conn
American Fire	Pa	New Hampshire Fire	N. H
Boston Marine	Mass	Niagara Fire	N. Y
Buffalo German	N. Y	Northwestern National	Wis
Commerce	N. Y	Orient	Conn
Connecticut Fire	Conn	Pacific Fire	N. Y
Continental	N. Y	Pennsylvania Fire	Pa
Equitable, F. & M.	R. I	Phenix	N. Y
Fire Association	Pa	Phoenix	Conn
Fireman's Fund	Cal	Providence Washington	R. I
First National Fire	Mass	Queen of America	N. Y
Franklin Fire	Pa	Rochester German	N. Y
German American	N. Y	Security	Conn
Germania Fire	N. Y	Springfield, F. & M.	Mass
Granite State Fire	N. H	St. Paul F. & M.	Minn
Greenwich	N. Y	Union	Pa
Hanover Fire	N. Y	United States Fire	N. Y
Hartford Fire	Conn	Westchester Fire	N. Y
Home	N. Y	Williamsburg City Fire	N. Y
Ins. Co. of North America	Pa		

MUTUAL COMPANIES OF OTHER STATES.

Holyoke	Mass	Traders' and Mechanics'	Mass
Quincy	Mass		

COMPANIES OF FOREIGN COUNTRIES.

Name of Company.	Location.	Name of Company.	Location.
British America.....	Canada	Northern Assurance.....	England
Caledonian.....	Scotland	North British & Mercantile....	England
Commercial Union.....	England	Norwich Union Fire.....	England
Hamburg-Bremen Fire.....	Germany	Palatine.....	Scotland
Imperial Fire.....	England	Phoenix Assurance.....	England
Lancashire.....	England	Royal.....	England
Lion Fire.....	England	Scottish Union & National	Scotland
Liv. & Lon. and Globe.....	England	Sun.....	England
London and Lancashire.....	England	Union Assurance.....	England
London Assurance.....	England	Western Assurance.....	Canada
Manchester Fire.....	England		

Since the date of the last annual report of this department the Massachusetts Mutual Fire Insurance Company has reinsured all its outstanding risks and retired from business; the Guardian of England has withdrawn from the State and only one fire insurance company has been admitted during this period,—the Security of New Haven, Conn. The following Mutual Fire Insurance Companies have been organized under our laws since my last report was issued, viz.: Kennebunk Farmers', West Gardiner, Edgecomb, Gardiner and Richmond, New Portland, York County, Farmington, Boothbay, Pittston and Whitefield, and Maine Mutual, each of which except the last named intends to do only a local business in its immediate vicinity; the latter will do a general business by agencies throughout the State; several other companies are now in process of organization.

The amount of fire insurance of record written in Maine for the year 1894 is summarized as follows:

Companies of other states and countries,	\$98,590,989 31
Maine Mutuals, - - - - -	3,223,026 00
Special Brokers, - - - - -	262,048 94
Total, - - - - -	\$102,076,064 25

The marine and inland insurance of record written in Maine in 1894 amounted to \$18,009,899, of which \$16,973,080 was written by Maine companies, and \$1,036,819 by com-

panies of other states and countries. This shows a loss of \$106,820 as compared with the amount written in 1893. The ratio of losses to premiums on marine insurance for 1894 was 60.94 per cent against 76.45 per cent in 1893.

The public laws relating to insurance enacted by the last legislature will be found as an appendix to the second part of this report.

Annexed to, and forming a part of this report, will be found lists of licensed agents and brokers and a table showing the risks written, premiums received and losses paid in Maine by foreign fire insurance companies since the Department was established in 1868, also the usual statistical tables and abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st of December, 1894.

Respectfully submitted,

S. W. CARR,

Insurance Commissioner.

AUGUSTA, April 15, 1895.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1894.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870	51,132,969 00	574,895 72	448,921 36	1.12	76.18
1871	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873	62,776,645 73	849,125 73	559 541 10	1.35	54.09
1874	66,907,743 00	924,724 22	406,731 82	1.38	43.88
1875	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876	63,192,790 80	820,997 89	497,778 59	1.29	60.63
1877	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880	64,828,627 65	754,632 57	456,880 58	1.16	65.43
1881	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882	70,326,575 00	841,946 38	624,840 48	1.19	74.21
1883	75,246,359 00	961,428 87	617,822 84	1.26	64.83
1884	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886	77,876,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887	96,276,407 57	1,138,331 07	689,949 22	1.19	51.82
1888	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890	95,447,324 35	1,297,299 73	735,692 69	1.35	55.86
1891	85,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893	107,633,693 97	1,526,959 39	961,465 42	1.45	66.73
1894	98,590,989 31	1,536,878 76	1,048,296 98	1.55	68.20

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 2.
Capital, Assets, Liabilities and Surplus December 31, 1894.

COMPANIES.	Capital.	Assets.	Liabilities, except capital.	Surplus to policy holders.	Surplus over all liabilities.
MAINE STOCK COMPANIES.					
Merchants' Union.....	\$100,000 00	\$230,205 83	\$ 94,252 03	\$136,041 90	\$ 36,041 90
Total.....	100,000 00	321,922 84	118,730 01	203,192 83	105,192 83
	\$200,000 00	\$552,210 77	\$312,983 04	\$239,224 73	\$139,234 73
STOCK COMPANIES OF OTHER STATES.					
Etna, Conn.....	\$1,000,000 00	\$10,247,816 36	\$3,640,969 00	\$7,157,547 37	\$3,197,247 37
American, Mass.....	300,000 00	967,071 70	307,540 08	2,354,531 62	54,531 62
American, N. Y.....	600,000 00	2,451,108 31	540,088 30	1,901,070 02	1,301,070 02
American Central, Mo.....	600,000 00	1,652,801 06	905,462 88	747,338 18	234,338 18
American Fire, N. Y.....	400,000 00	1,504,714 11	900,030 54	554,683 57	154,683 57
American Fire, Pa.....	500,000 00	3,410,375 11	1,730,511 79	680,463 32	180,463 32
Boston Marine, Mass.....	1,000,000 00	2,477,281 87	634,178 84	2,943,403 03	1,243,403 03
Buffalo German, N. Y.....	300,000 00	1,705,048 90	410,801 64	1,294,247 26	1,004,247 26
Commerces, N. Y.....	300,000 00	1,554,189 08	111,807 92	2,477,784 77	47,784 77
Connecticut Fire, Conn.....	1,000,000 00	2,972,633 79	1,528,223 10	1,444,400 69	44,400 69
Continental, N. Y.....	1,000,000 00	6,754,908 72	3,843,639 46	2,911,269 26	1,911,269 26
Equitable, F. & M. R. I.....	300,000 00	1,008,756 76	304,869 02	336,887 74	64,887 74
Fire Association, Pa.....	200,000 00	5,191,030 34	4,004,869 36	1,186,072 04	336,072 04
Fireman's Fund, Cal.....	1,000,000 00	3,240,861 14	1,384,063 33	1,856,797 81	846,797 81
First National Fire, Mass.....	200,000 00	316,259 74	113,161 00	204,138 14	4,138 14
Franklin Fire, Pa.....	400,000 00	3,180,847 16	1,733,611 00	1,454,236 07	1,054,236 07
German American, N. Y.....	1,000,000 00	6,240,068 83	3,383,723 54	2,856,375 29	1,506,375 29
Germania Fire, N. Y.....	1,000,000 00	3,411,940 32	1,376,410 78	2,135,529 54	1,135,529 54
Granite State Fire, N. H.....	200,000 00	730,007 27	104,511 22	235,186 05	25,186 05
Greenwich, N. Y.....	200,000 00	1,315,029 86	963,912 44	331,117 43	131,117 43

STATISTICAL TABLES.

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Hanover Fire, N. Y.....	1,000,000 00	2,245,393 68	1,135,206 63	1,110,146 15	110,146 15
Hartford Fire, Conn.....	1,250,000 00	8,645,735 62	4,895,988 75	3,760,346 87	2,300,346 87
Home, N. Y.....	3,000,000 00	9,159,830 54	5,069,408 76	4,070,427 78	1,070,427 78
Ins. Co. of North America, Pa.....	3,000,000 00	9,542,699 92	4,318,330 82	5,224,260 10	2,244,260 10
Ins. Co. of Pennsylvania, Pa.....	200,000 00	738,912 63	476,046 75	261,865 88	62,865 88
Mercantile F. & M., Mass.....	400,000 00	578,614 65	157,137 54	422,477 11	22,477 11
Merchants, N. J.....	400,000 00	1,317,292 48	754,702 58	582,520 90	182,520 90
Merchants, R. I.....	200,000 00	480,343 82	219,045 08	261,286 74	61,286 74
National Fire, Conn.....	1,000,000 00	3,507,530 67	2,074,009 61	1,522,561 06	522,561 06
New Hampshire Fire, N. H.....	800,000 00	2,202,575 67	961,428 19	1,251,147 48	451,147 48
Niagara Fire, N. Y.....	500,000 00	2,322,318 63	1,477,127 16	845,191 47	345,191 47
Northwestern National, Wis.....	600,000 00	1,862,697 60	787,869 20	1,074,828 31	474,828 31
Orient, Conn.....	500,000 00	2,085,563 73	1,141,964 07	953,598 76	453,598 76
Pacific Fire, N. Y.....	200,000 00	720,096 50	329,334 00	390,734 50	190,734 50
Pennsylvania Fire, Pa.....	400,000 00	4,028,774 19	2,203,521 86	1,829,252 31	1,498,252 31
Phoenix, N. Y.....	1,000,000 00	5,782,243 40	4,347,842 06	1,435,401 34	435,401 34
Phoenix, Conn.....	2,000,000 00	5,584,008 07	2,850,840 56	2,733,217 51	733,217 51
Providence Washington, R. I.....	400,000 00	1,354,370 34	857,913 86	496,456 48	16,456 48
Queen of America, N. Y.....	500,000 00	3,747,551 23	2,093,061 79	1,654,489 44	1,154,489 44
Rochester German, N. Y.....	200,000 00	858,561 50	376,057 35	482,504 15	292,504 15
Security, Conn.....	200,000 00	602,853 29	321,892 36	281,060 94	81,060 94
Springfield F. & M., Mass.....	1,500,000 00	3,851,151 86	1,508,441 42	2,012,710 44	512,710 44
St. Paul F. & M., Minn.....	500,000 00	2,080,437 84	1,036,150 44	1,044,278 40	544,278 40
Union, Pa.....	200,000 00	538,842 36	271,411 19	267,431 17	67,431 17
United States Fire, N. Y.....	250,000 00	650,827 45	284,863 54	351,863 91	101,863 91
Westchester Fire, N. Y.....	300,000 00	1,802,891 92	1,294,511 37	669,390 52	394,390 52
Williamsburg City Fire, N. Y.....	250,000 00	1,435,536 54	612,742 30	822,794 24	632,794 24
Total.....	\$35,350,000 00	\$135,856,921 04	\$68,801,163 16	\$68,167,757 92	\$30,707,757 92
MUTUAL COMPANIES OF OTHER STATES.					
Holyoke, Mass.....	\$100,000 00	\$854,214 46	\$200,201 38	564,013 08	464,013 08
Quincy, Mass.....	-	612,485 36	264,560 66	347,924 70	347,924 70
Traders and Mechanics, Mass.....	-	677,868 36	309,601 04	368,267 32	368,267 32
Total.....	\$100,000 00	\$2,144,558 92	\$664,753 06	\$1,279,920 44	\$1,179,920 44

TABLE 2—CONCLUDED.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Surplus to policy holders.	Surplus over all liabilities.
COMPANIES OF FOREIGN COUNTRIES.					
British America, Canada	\$200,000 00	\$1,104,196 76	\$ 764,390 45	\$ 390,816 31	\$ 199,816 31
Caledonian, Scot.....	200,000 00	2,214,810 61	1,096,324 71	527,885 96	527,885 96
Commercial Union, Eng.....	200,000 00	3,551,549 89	2,446,543 85	1,135,006 04	135,006 04
Hamburg-Bremen Fire, Ger.....	200,000 00	1,320,770 13	1,492,063 95	428,104 18	228,104 18
Imperial Fire, Eng.....	200,000 00	1,355,196 88	1,006,151 77	350,845 21	730,845 21
Lancashire, Eng.....	200,000 00	2,204,898 47	1,834,919 79	700,066 68	560,066 68
Lion Fire, Eng.....	200,000 00	8,455,168 50	470,327 94	385,000 02	185,000 02
Liverpool and London and Globe, Eng.....	200,000 00	8,498,268 40	5,427,073 39	3,071,189 01	2,571,189 01
London and Lancashire, Eng.....	200,000 00	2,730,239 88	1,850,548 89	880,620 89	650,620 89
London Assurance, Eng.....	200,000 00	2,233,233 47	1,037,858 32	1,215,260 15	1,015,260 15
Manchester Fire, Eng.....	200,000 00	2,104,770 02	1,839,740 27	535,020 75	335,020 75
Northern Assurance, Eng.....	200,000 00	3,691,218 75	1,204,328 02	486,660 73	326,660 73
North British and Mercantile, Eng.....	200,000 00	3,387,046 19	2,253,073 68	1,332,610 51	1,132,610 51
Norwich Union Fire, Eng.....	200,000 00	1,388,223 14	1,400,499 07	387,724 07	387,724 07
Palatine, Eng.....	200,000 00	2,368,092 60	1,767,446 72	621,645 88	421,645 88
Phoenix Assurance, Eng.....	200,000 00	2,504,437 11	1,773,555 47	730,881 64	530,881 64
Royal, Eng.....	200,000 00	7,609,239 23	6,422,728 79	2,186,330 44	1,966,330 44
Scottish Union and National, Scot.....	200,000 00	2,898,046 50	1,303,042 63	1,391,023 87	1,391,023 87
Sun Insurance Office, Eng.....	200,000 00	2,453,165 11	1,713,053 37	730,109 74	530,109 74
Union Assurance, Eng.....	200,000 00	1,012,116 32	628,118 94	483,997 38	283,997 38
Western Assurance, Canada	200,000 00	1,642,001 80	1,086,798 91	566,207 89	336,207 89
Total.....	\$4,200,000 00	\$56,088,087 98	\$37,156,860 03	\$19,532,837 90	\$15,392,837 90
Aggregate.....	\$39,850,000 00	\$196,244,479 75	\$108,034,728 31	\$87,208,751 44	\$47,359,751 44

TABLE No. 3.
Income, Expenditures, Premiums and Losses During 1894.

COMPANIES.		Income.	Expenditures	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
MAINE STOCK COMPANIES.							
Merchants'		\$109,162 33	\$ 85,215 44	87.22	\$103,154 60	\$ 68,929 26	66.82
Union		143,083 24	121,186 84	84.61	132,104 86	100,472 70	76.06
Total		\$252,245 57	\$206,402 28	81.25	\$235,259 46	\$169,401 96	72.00
STOCK COMPANIES OF OTHER STATES.							
Ætna, Conn.		\$4,446,305 67	\$4,320,047 42	97.18	\$3,066,333 80	\$2,385,810 27	60.15
American, Mass.		244,858 74	262,508 12	107.24	222,206 18	161,563 29	72.70
American, N. J.		637,604 65	540,001 20	84.69	526,863 50	275,632 63	52.02
American Central, Mo.		808,299 56	842,136 22	104.19	792,958 21	492,444 70	60.84
American Fire, N. Y.		1,532,078 41	1,536,168 03	100.32	1,479,222 81	1,016,971 26	68.89
American Fire, Pa.		1,445,428 15	1,667,404 91	111.20	1,315,384 02	1,121,344 18	85.24
Boston Marine, Mass.		1,289,775 06	892,323 25	71.17	1,149,569 77	633,008 11	55.06
Buffalo German, N. Y.		534,263 31	441,064 88	82.07	454,338 37	241,977 02	53.24
Commerce, N. Y.		153,449 56	139,579 88	90.96	134,284 77	76,323 02	56.84
Connecticut Fire, Conn.		1,785,585 06	1,621,930 04	90.83	1,666,730 34	865,099 48	57.30
Continental, N. Y.		3,467,991 97	3,103,786 41	89.50	3,197,722 03	1,767,204 62	55.27
Equitable Fire and Marine, E. I.		273,371 85	251,581 33	92.00	249,648 50	135,881 10	54.43
Fire Association, Pa.		2,483,279 93	2,394,133 40	96.41	2,254,502 64	1,412,376 18	62.65
Fireman's Fund, Cal.		1,916,250 54	1,715,262 97	89.51	1,709,819 26	1,000,323 86	58.62
First National Fire, Mass.		175,714 76	183,892 86	104.65	157,286 14	123,021 86	78.21
Franklin Fire, Pa.		665,873 82	567,969 07	86.80	513,667 07	266,126 09	51.81
German American, N. Y.		3,396,185 09	3,142,255 81	92.52	3,154,860 40	1,803,207 96	60.32
Germania Fire, N. Y.		1,243,962 18	1,046,062 90	84.09	1,190,021 16	580,616 66	47.36
Granite State Fire, N. H.		242,092 34	356,874 36	144.67	225,785 81	257,965 01	114.20
Greenwich, N. Y.		1,183,264 26	1,221,896 64	102.40	1,132,162 47	793,924 69	70.11
Hanover Fire, N. Y.		1,414,695 65	1,251,064 27	88.48	1,338,047 35	567,416 35	44.65
Hartford Fire, Conn.		6,046,487 37	4,974,658 59	82.42	5,660,223 64	2,783,297 02	48.91
Home, N. Y.		5,200,346 69	5,013,456 38	96.41	4,906,579 24	2,994,905 73	60.30
Insurance Company of North America, Pa.		6,850,438 65	5,694,655 89	87.50	6,438,488 57	3,736,200 61	58.75
Insurance Company of Pennsylvania, Pa.		317,191 97	316,966 06	100.57	283,125 06	207,567 01	70.81

TABLE No. 3—CONCLUDED.

COMPANIES.	Income.	Expenditures	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
Mercantile Fire and Marine, Mass.....	\$191,793 97	\$305,376 72	107.09	\$168,961 68	\$110,989 24	65.69
Merchants', N. J.	834,340 95	835,087 44	100.09	781,778 94	609,768 76	65.21
Merchants', E. I.	291,897 60	297,627 66	91.69	272,067 52	157,160 36	57.72
National Fire, Conn.	2,430,925 18	2,631,818 39	88.58	2,300,583 72	1,127,559 08	49.01
New Hampshire Fire, N. H.	1,114,237 36	1,016,437 23	91.22	1,011,762 76	617,497 74	61.03
Niagara Fire, N. Y.	1,336,577 88	1,450,183 96	110.72	1,270,297 37	962,823 34	75.79
Northwestern National, Wis.....	847,549 94	668,962 08	77.75	675,750 08	328,626 53	48.78
Orient, Conn.	1,420,526 84	1,352,437 92	95.21	1,339,259 43	893,781 92	66.74
Pacific Fire, N. Y.	384,202 02	413,144 14	104.81	368,277 76	252,852 60	68.66
Pennsylvania Fire, Pa.	1,766,912 30	1,596,269 45	90.51	1,591,379 76	978,337 87	61.48
Phoenix, N. Y.	4,669,911 38	4,223,444 38	90.41	4,485,783 42	2,754,172 44	61.39
Phenix, Conn.	3,719,812 87	3,673,417 66	98.75	3,507,580 82	2,206,976 70	63.22
Providence Washington, E. I.	1,303,483 47	1,136,329 72	87.18	1,258,273 63	782,869 86	58.25
Queen of America, N. Y.	2,232,321 96	2,063,445 51	94.30	2,100,614 20	1,397,863 64	66.55
Rochester German, N. Y.	448,517 77	497,134 00	110.84	398,742 16	310,913 97	77.97
Security, Conn.	454,733 21	424,406 09	93.32	431,597 76	279,971 81	64.86
Springfield Fire and Marine, Mass ..	1,923,777 79	1,865,893 76	98.45	1,776,048 54	1,127,780 04	63.50
St. Paul Fire and Marine, Minn.	1,378,567 71	1,350,847 70	97.99	\$294,104 13	883,085 52	69.85
Union, Pa.	317,839 72	297,666 71	84.21	298,094 44	153,066 85	51.17
United States Fire, N. Y.	376,577 43	356,848 85	94.76	350,463 81	193,423 37	55.19
Westchester Fire, N. Y.	1,552,142 67	1,419,871 88	91.48	1,487,050 16	839,792 90	56.47
Williamsburg City Fire, N. Y.	686,601 57	683,116 59	91.69	584,934 88	295,481 15	50.52
Total.....	\$76,346,216 85	\$71,233,605 63	93.30	\$70,774,472 74	\$42,980,642 22	60.72
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$159,111 62	\$190,016 24	100.47	\$118,704 37	\$72,834 84	48.97
Quincy, Mass.....	170,372 32	185,248 67	108.73	141,984 34	69,133 04	48.72
Traders and Mechanics', Mass	197,107 23	183,928 62	93.31	163,967 30	64,506 92	39.34
Total.....	\$556,591 17	\$559,198 53	100.46	\$454,596 01	\$206,478 70	45.43

COMPANIES OF FOREIGN COUNTRIES.

British America, Canada	\$1,912,924 23	\$1,056,924 00	87.14	\$1,175,584 20	\$975,814 16	57.49
Caledonian, Scot.....	2,175,398 83	1,192,757 15	54.80	2,103,099 40	1,185,419 39	56.77
Commercial Union, Eng.....	2,846,552 88	2,047,310 12	71.92	2,783,377 54	1,824,468 07	65.56
Hamburg-Bremen Fire, Ger.....	1,109,263 80	1,051,572 47	94.83	1,082,129 71	981,263 07	90.61
Imperial Fire, Eng.....	1,193,786 08	1,108,567 64	92.86	1,139,575 47	995,563 37	86.13
Lancashire, Eng.....	1,908,452 23	1,809,380 68	97.95	1,884,047 93	1,194,208 79	64.57
Lion Fire, Eng.....	663,365 32	536,368 13	80.81	543,762 40	348,908 57	64.17
Liverpool and London and Globe, Eng.....	6,082,101 27	5,000,346 40	82.80	5,892,868 69	3,416,474 47	58.87
London and Lancashire, Eng.....	2,025,723 63	1,822,532 27	89.87	1,894,340 32	1,158,380 79	61.86
London Assurance, Eng.....	1,368,943 94	1,171,662 57	85.61	1,250,973 46	775,960 88	61.83
Manchester Fire, Eng.....	1,700,935 70	1,774,480 70	103.85	1,634,903 20	1,104,529 85	73.05
Northern Assurance, Eng.....	1,265,163 44	1,121,794 42	88.67	1,217,854 80	699,092 05	57.40
North British and Mercantile, Eng.....	2,478,196 54	2,336,344 72	94.23	2,350,035 13	1,573,777 47	66.95
Norwich Union Fire, Eng.....	1,825,409 44	1,488,453 86	81.57	1,601,778 04	967,840 92	61.97
Palatine, Eng.....	2,380,066 61	2,214,833 23	93.00	2,800,016 17	1,520,585 18	66.11
Phoenix Assurance, Eng.....	2,016,409 70	1,848,871 98	91.69	1,946,624 26	1,105,313 86	61.89
Royal, Eng.....	6,253,381 08	4,492,279 17	71.84	4,963,917 08	2,967,006 08	59.21
Scottish Union and National, Scot.....	1,538,136 96	1,180,653 84	76.70	1,440,267 88	745,270 99	51.75
Sun Insurance Office, Eng.....	1,641,631 06	1,696,537 55	101.75	1,573,039 65	1,144,652 87	72.73
Union Assurance, Eng.....	678,448 05	473,390 73	69.78	532,499 70	274,171 20	43.02
Western Assurance, Canada	1,715,847 13	1,640,291 56	95.60	1,698,133 35	1,092,333 91	64.48
Total	\$42,783,436 66	\$34,456,163 58	80.81	\$40,968,506 75	\$25,219,434 54	61.55
Aggregate.....	\$119,950,480 25	\$110,476,115 02	92.10	\$112,432,804 99	\$68,575,807 45	60.99

TABLE No. 4.
Assets December 31, 1894.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest due and accrued.	Premiums in course of collection.	All other assets.	Gross assets.
MAINE STOCK COMPANIES.									
Merchants' Union	-	\$57,000 00	\$ 81,333 00	\$23,000 00	\$13,001 03	\$3,946 82	\$23,687 06	\$23,375 02	\$230,338 93
.....	-	4,475 00	198,332 50	2,125 00	44,186 25	1,921 86	28,023 67	47,258 56	331,992 84
Total	-	\$61,475 00	\$275,315 50	\$31,125 00	\$57,187 28	\$5,868 78	\$55,710 73	\$70,534 48	\$552,216 77
STOCK COS. OF OTHER STATES.									
Etna, Conn.	\$200,000 00	\$36,000 00	\$9,256,357 00	\$ 5,600 00	\$718,094 77	\$3,405 77	\$27,756 92	-	\$10,847,316 36
American, Mass.	-	-	496,750 00	15,000 00	15,321 82	2,922 73	35,874 15	-	862,071 70
American, N. J.	256,773 86	1,423,868 75	656,436 00	-	33,478 60	31,815 99	40,960 06	\$72,122 41	2,620,673 79
American Central, No.	500,000 00	70,000 00	775,200 00	101,000 00	92,197 69	-	94,503 37	-	1,632,901 06
American Fire, N. Y.	-	20,500 00	1,067,396 00	34,000 00	45,108 31	15,076 00	300,605 92	2,032 88	1,564,714 11
American Fire, Pa.	254,104 26	1,123,850 00	735,549 63	23,300 00	88,368 65	19,412 56	98,459 28	7,430 73	2,410,375 11
Boston Marine, Mass.	31,740 78	862,140 00	1,036,341 50	33,900 00	445,024 60	7,839 95	143,936 53	256,656 47	2,877,581 87
Buffalo German, N. Y.	800,000 00	617,860 00	490,361 03	151,200 00	107,964 16	8,909 89	52,912 81	4,392 01	1,702,489 90
Commerce, N. Y.	75,000 00	73,800 00	135,140 00	14,050 00	31,734 83	518 00	8,336 91	4,322 85	356,182 69
Connecticut Fire, Conn.	128,750 00	825,360 00	1,067,981 00	7,500 00	215,134 81	-	225,631 98	2,385 00	2,972,632 79
Continental, N. Y.	979,001 05	112,635 00	4,610,929 30	4,000 00	338,341 28	96,675 24	323,688 84	283,728 01	6,754,906 72
Equitable Fire and Marine, R. I.	129,900 00	93,060 00	235,372 60	800 00	19,323 20	627 00	35,378 56	1,307 00	666,756 76
Fire Association, Pa.	177,900 00	1,843,846 60	2,265,394 50	101,450 00	244,360 54	62,389 62	487,012 51	8,601 57	5,191,055 94
Fireman's Fund, Cal.	428,700 00	884,375 00	1,063,505 00	183,971 65	245,384 41	12,074 87	340,260 92	72,689 28	3,240,981 14
First National Fire, Mass.	550 00	180,383 62	51,104 25	-	18,973 35	3,746 04	29,383 48	2,150 00	316,269 74
Franklin Fire, Pa.	285,000 00	250,608 00	2,316,659 75	152,500 00	106,689 55	4,326 48	71,083 40	-	3,186,947 16
German American, N. Y.	25,000 00	-	5,436,050 00	-	440,251 82	6,100 00	332,687 01	-	6,240,068 83
Germania Fire, N. Y.	454,878 41	270,000 00	2,431,973 94	2,600 00	63,013 73	5,149 37	192,020 34	12,104 48	3,431,940 32
Granite State Fire, N. H.	8,700 00	51,480 00	283,461 00	4,000 00	24,683 38	2,869 31	65,496 13	-	420,897 37
Greenwich, N. Y.	200,000 00	4,600 00	579,328 75	1,000 00	42,788 63	467 50	103,542 18	23,302 80	1,316,029 86
Hanover Fire, N. Y.	450,000 00	23,000 00	1,461,158 75	-	137,940 05	11,895 66	181,270 03	88 19	2,945,352 68
Hartford Fire, Conn.	896,575 60	1,486,000 00	4,713,868 96	10,000 00	1,054,960 57	25,442 49	969,024 82	19,873 48	8,645,735 62
Home, N. Y.	1,686,572 17	519,894 34	5,886,397 76	125,100 00	410,486 19	46,524 22	496,216 22	5,637 86	9,108,886 54
Ins. Co. of North America, Pa.	846,804 00	2,626,883 76	4,646,558 08	13,500 00	815,487 04	57,036 60	912,670 26	188,548 18	9,962,699 92
Ins. Co. of Pennsylvania, Pa.	825,331 77	74,220 00	190,018 33	-	68,761 10	2,234 91	44,308 64	33,797 98	738,912 63

Mercantile Fire & Marine, Mass.	-	392,945 25	88,000 00	440,493 00	-	21,040 92	1,790 09	31,690 06	1,691 68	579,614 65
Merchants', N. J.	-	392,945 25	923,925 00	501,872 50	-	37,656 30	13,734 03	129,931 60	8,474 90	1,317,292 43
Merchants', R. I.	-	392,945 25	62,800 00	297,977 50	7,440 00	62,735 97	1,459 17	25,377 02	19,694 18	480,943 82
National Fire, Conn.	230,016 37	-	639,900 00	1,950,384 00	-	354,333 89	18,694 80	376,183 11	-	3,697,080 67
New Hampshire Fire, N. H.	68,500 00	-	695,698 66	1,155,610 98	59,400 00	80,083 81	18,146 50	125,306 21	-	2,202,575 67
Niagara Fire, N. Y.	863,000 00	-	25,250 00	827,293 00	-	210,329 01	3,627 50	319,293 96	53,537 09	3,392,318 63
Northwestern National, Wis.	-	694,456 67	694,456 67	889,700 00	-	163,321 86	9,043 47	106,175 60	-	1,892,697 60
Orient, Conn.	38,852 15	-	190,714 30	1,465,080 47	7,330 00	126,596 23	21,123 80	244,693 30	961 56	2,095,563 73
Pacific Fire, N. Y.	-	223,900 00	-	381,872 50	-	23,935 02	5,433 09	54,051 16	174 82	730,066 50
Pennsylvania Fire, Pa.	134,500 00	-	686,320 00	2,612,988 00	283,550 00	148,633 92	17,160 27	214,922 00	760 00	4,096,774 19
Phoenix, N. Y.	309,000 00	-	126,050 00	3,782,345 00	-	522,354 87	11,434 98	700,673 59	241,395 81	5,783,243 40
Phoenix, Conn.	388,612 55	-	324,242 85	3,901,857 50	30,500 00	342,699 81	59,776 89	625,684 37	16,964 60	5,968,068 07
Providence Washington, R. I.	-	-	-	1,091,670 00	-	81,113 74	-	153,443 28	58,144 82	1,354,370 34
Queen of America, N. Y.	-	-	-	3,063,271 62	-	987,097 57	43,698 62	340,576 13	2,607 89	3,747,551 23
Rochester German, N. Y.	191,809 22	-	331,863 00	150,500 00	-	59,032 22	7,323 77	67,581 29	-	608,561 60
Security, Conn.	62,400 00	-	129,900 00	399,224 40	6,900 00	38,788 92	1,900 63	55,040 40	9,379 45	602,893 30
Springfield Fire & Marine, Mass.	134,000 00	-	367,150 00	2,598,094 00	59,096 30	143,323 95	30,436 55	258,136 00	2,715 16	3,851,151 86
St. Paul Fire and Marine, Minn.	310,374 60	-	589,462 65	537,435 00	241,250 00	176,373 98	36,119 30	162,723 76	26,698 67	2,980,437 94
Union, Pa.	160,000 00	-	9,900 00	241,164 16	24,048 00	38,708 95	1,428 54	62,099 80	1,501 91	538,842 36
United States Fire, N. Y.	-	-	415,000 00	151,851 25	-	18,757 79	2,738 09	61,068 00	1,306 29	680,927 45
Westchester Fire, N. Y.	307,000 00	-	365,350 00	995,250 00	-	142,656 09	3,892 92	248,592 91	-	1,902,801 92
Williamsburg City Fire, N. Y.	629,000 00	-	334,550 00	424,627 50	5,600 00	21,123 12	7,260 93	65,636 74	7,586 25	1,405,536 54
Total.	\$11,719,583 16	\$19,711,226 20	\$1,714,235 35	\$6,940,010 01	\$723,506 98	\$10,573,537 41	\$1,413,794 25	\$135,929,465 56	-	\$2,144,653 92
MUTUAL COS. OF OTHER STATES.										
Holyoke, Mass.	\$43,150 00	-	\$113,700 00	\$662,713 00	-	\$19,133 41	\$11,797 70	\$ 1,720 35	-	\$394,214 46
Quincy, Mass.	16,800 00	-	64,800 00	354,148 00	\$118,400 00	37,112 47	9,173 53	11,751 46	\$250 00	612,446 46
Traders' and Mechanics, Mass.	-	-	211,814 00	244,267 00	178,450 00	17,134 36	9,182 65	17,106 49	-	677,964 00
Total.	\$59,950 00	\$392,364 00	\$392,550 00	\$1,261,128 00	\$296,850 00	\$73,380 24	\$30,153 88	\$30,577 30	\$250 00	\$2,144,653 92

INSURANCE COMMISSIONER'S REPORT.

TABLE 4—CONCLUDED.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest due and accrued.	Premiums in course of collection.	All other assets.	Gross assets.
COS. OF FOREIGN COUNTRIES.									
British America, Canada.....	-	\$60,000 00	\$ 874,119 91	-	\$ 19,479 85	\$13,724 08	\$192,242 78	\$14,039 04	\$1,104,196 76
Caledonian, Scot.....	-	50,000 00	1,723,975 00	-	271,624 56	14,496 07	143,098 25	5,246 18	2,314,810 67
Commercial Union, Eng.....	\$84,314 96	-	1,763,314 16	-	420,369 95	25,649 98	460,374 34	47,426 50	3,841,549 89
Hamburg-Bremen Fire, Ger.....	-	-	1,130,443 73	-	71,764 78	1,000 00	98,061 65	-	1,330,770 13
Imperial Fire, Eng.....	476,634 70	-	1,113,620 00	-	143,077 19	4,620 83	194,197 85	8,716 91	1,850,966 98
Lancashire, Eng.....	385,865 72	-	1,559,056 00	-	92,404 55	-	237,941 20	-	2,294,886 47
Lion Fire, Eng.....	201,610 00	-	434,331 25	\$4,500 00	130,503 80	10,917 60	64,868 91	-	805,948 56
Liv. and Lon. and Globe, Eng.....	1,690,992 00	3,378,918 64	2,059,712 50	-	694,320 71	40,965 70	812,569 39	81,879 17	8,084,398 40
London and Lancashire, Eng.....	299,125 00	15,000 00	1,917,140 00	-	167,434 00	-	310,819 31	6,351 57	2,700,869 88
London Assurance, Eng.....	-	-	1,831,362 50	-	226,333 79	5,864 59	160,906 11	13,706 48	2,253,253 47
Manchester Fire, Eng.....	-	50,000 00	1,730,541 25	-	43,836 24	-	270,040 86	1,352 67	2,104,770 02
Northern Assurance, Eng.....	115,000 00	-	1,264,216 24	-	100,282 56	4,890 00	505,726 06	1,143 20	1,691,218 75
North British & Mercantile, Eng.....	500,000 00	-	2,407,279 00	-	276,726 20	48,006 00	343,527 67	13,068 82	3,567,698 19
Palatine Union Fire, Eng.....	-	40,000 00	1,578,833 00	-	251,947 09	150 00	117,283 05	-	1,893,233 14
Palatine, Eng.....	-	50,000 00	1,713,522 00	-	196,018 83	2,287 92	437,663 85	-	2,339,092 60
Phoenix Assurance, Eng.....	-	-	1,775,812 50	-	445,728 87	17,842 50	247,766 08	17,166 56	2,504,437 11
Royal, Eng.....	1,816,200 10	311,000 00	4,169,460 00	-	602,367 00	11,326 65	609,108 64	27,846 84	7,606,299 23
Scottish Union & National, Scot.....	-	1,363,616 42	1,087,911 73	-	192,878 44	33,364 22	197,721 99	573 70	2,686,066 50
Sun Insurance Office, Eng.....	240,000 00	422,000 00	1,271,730 00	-	144,883 05	35,971 46	317,042 10	1,538 50	2,433,163 11
Union Assurance, Eng.....	-	-	883,732 50	-	31,926 33	103 07	116,304 42	-	1,012,116 32
Western Assurance, Canada.....	-	20,000 00	1,166,773 75	-	119,753 02	-	294,478 12	50,996 91	1,642,001 80
Total.....	\$6,501,462 48	\$5,790,535 06	\$33,481,486 04	\$4,500 00	\$4,311,848 76	\$280,181 96	\$6,882,960 54	\$235,083 14	\$56,668,687 96
Aggregate.....	\$18,281,005 04	\$25,956,600 20	\$116,151,512 74	\$2,046,710 85	\$13,569,426 20	\$1,039,710 60	\$16,537,806 98	\$1,720,271 87	\$196,815,044 23

TABLE No. 5.
Liabilities, December 31, 1894.

	Losses.		Unearned premiums.	All other liabilities.	Total liabilities, except capital.
	Adjusted.	Unadjusted.			
MAINE STOCK COMPANIES.					
Merchants' Union.....	-	\$27,122 07 24,912 04	\$67,128 86 88,892 87	- \$425 00	\$84,252 08 118,780 01
Total.....	-	\$52,034 11	\$160,692 88	\$425 00	\$212,662 04
STOCK COMPANIES OF OTHER STATES.					
Ætna, Conn.....	\$99,029 75	\$210,441 92	\$3,062,537 85	\$201,117 48	\$3,649,969 09
American, Mass.....	11,603 87	20,148 70	161,762 38	12,125 13	207,540 08
American, N. J.....	11,965 34	30,996 45	495,754 59	14,772 01	549,088 39
American Central, Mo.....	11,344 42	87,578 06	661,692 20	14,175 50	806,662 88
American Fire, N. Y.....	66,368 10	59,117 50	747,501 94	77,043 00	980,080 54
American Fire, Pa.....	33,390 78	149,002 06	949,220 62	573,888 86	1,726,511 79
Boston Marine, Mass.....	-	*210,108 00	394,070 84	684,178 84	1,088,356 68
Buffalo German, N. Y.....	1,739 91	24,305 00	370,715 68	9,720 74	410,861 64
Commerce, N. Y.....	-	18,080 00	89,973 03	2,334 89	110,387 92
Connecticut Fire, Conn.....	-	167,179 00	1,279,531 10	54,000 00	1,528,223 10
Continental, N. Y.....	-	289,010 00	3,405,407 79	203,344 67	3,943,689 46
Equitable, Fire and Marine, R. I.....	3,189 00	19,208 00	179,071 87	6,825 15	209,893 02
Fire Association, Pa.....	136,383 82	109,136 12	1,704,910 48	2,088,249 41	4,064,983 26
Fireman's Fund, Cal.....	30,691 02	87,801 11	1,232,269 42	36,083 58	1,394,598 33
First National Fire, Mass.....	5,500 98	7,585 86	83,887 16	4,407 51	112,141 60
Franklin Fire, Pa.....	12,228 01	11,936 42	477,446 56	1,228,599 20	1,732,611 09
German American, N. Y.....	105,374 42	365,762 03	2,977,505 54	79,910 52	3,383,723 54
Germania Fire, N. Y.....	34,686 78	10,311 86	1,179,716 70	29,746 24	1,276,410 78
Granite State Fire, N. H.....	7,842 94	11,842 00	158,733 15	11,692 13	194,511 22
Greenwich, N. Y.....	22,015 92	156,648 92	783,960 21	81,081 00	963,912 44

*Includes adjusted and resisted.

TABLE No. 5—CONCLUDED.

	LOSSES.			Unearned premiums.	All other liabilities.	Total liabilities except capital.
	Adjusted.	Unadjusted.	Resisted.			
Hanover Fire, N. Y.	\$ 85,786 61	\$ 43,394 37	\$ 33,396 80	\$944,574 82	\$27,654 83	\$1,135,206 53
Hartford Fire, Conn.	182,840 32	337,420 41	63,989 27	4,239,863 75	71,250 00	4,869,388 75
Home, N. Y.	80,286 79	414,268 86	58,684 29	4,369,280 00	151,867 70	5,069,406 76
Insurance Company of North America, Pa.	106,681 91	232,461 34	30,761 09	3,085,568 14	899,837 34	4,316,330 83
Insurance Company of Pennsylvania, Pa.	7,869 69	27,373 31	—	175,823 76	294,969 89	476,046 75
Mercantile Fire and Marine, Mass.	—	6,748 35	3,000 00	138,749 65	7,639 54	157,137 54
Merchants', N. J.	42,176 40	29,291 13	27,027 32	693,231 09	43,036 64	784,762 53
Merchants', R. I.	3,539 01	20,551 84	4,857 44	187,600 45	2,498 34	219,045 08
National Fire, Conn.	111,061 23	113,867 85	36,469 17	1,722,530 50	91,060 86	2,074,969 61
New Hampshire Fire, N. H.	55,633 74	68,127 00	—	802,626 21	25,041 34	861,428 19
Niagara Fire, N. Y.	—	*175,060 36	—	1,000,675 88	301,380 82	1,477,137 16
Northwestern National, Wis.	14,008 21	39,985 00	5,250 00	696,435 52	33,140 56	787,869 29
Orient, Conn.	—	174,084 36	16,681 82	906,919 42	43,679 37	1,141,964 97
Pacific Fire, N. Y.	14,078 40	18,713 05	2,613 33	271,564 83	22,888 39	329,358 00
Pennsylvania Fire, Pa.	34,710 24	109,161 44	16,298 00	1,286,577 74	753,833 46	2,309,821 88
Phenix, N. Y.	—	238,506 46	47,425 00	3,835,965 50	206,945 10	4,347,842 06
Phoenix, Conn.	—	1484,626 56	29,063 07	2,327,290 83	—	2,850,940 56
Providence, Washington, R. I.	8,491 13	104,612 43	10,329 27	696,127 53	35,343 45	867,913 86
Queen of America, N. Y.	108,963 51	108,267 22	27,965 08	1,681,777 08	171,038 90	2,068,061 79
Rochester German, N. Y.	5,923 38	23,436 14	3,541 67	341,962 82	1,103 34	876,067 35
Security, Conn.	12,749 01	32,234 69	1,900 00	261,563 49	13,375 17	321,352 36
Springfield Fire and Marine, Mass.	76,494 61	87,693 01	21,304 26	1,344,270 14	38,720 40	1,568,441 42
St. Paul Fire and Marine, Minn.	62,924 86	83,290 54	13,223 66	893,351 82	24,408 56	1,066,156 44
Union, Pa.	14,723 40	16,169 07	1,725 00	192,131 24	46,672 48	271,411 19
United States Fire, N. Y.	14,377 85	27,325 90	8,270 00	218,673 78	30,317 01	286,963 54
Westchester Fire, N. Y.	38,274 79	109,329 70	3,000 00	1,098,666 09	44,240 19	1,284,511 37
Williamsburg City Fire, N. Y.	10,907 83	28,432 38	10,020 14	497,379 69	65,452 16	613,742 90
Total.....	\$1,698,890 06	\$5,261,100 61	\$847,064 38	\$63,399,316 63	\$8,053,911 46	\$69,801,168 16

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MUTUAL COMPANIES OF OTHER STATES.									
Holyoke, Mass.....	-	\$2,300 00	-	\$1,000 00	\$285,353 68	\$1,647 70	\$280,301 38		
Quincy, Mass.....	-	1,538 00	-	-	254,704 81	7,050 85	264,860 60		
Traders' and Mechanics, Mass.....	-	-	-	-	302,418 80	6,781 24	809,601 04		
Total.....	-	\$3,838 00	-	\$1,000 00	\$843,822 29	\$16,085 79	\$894,733 08		
COMPANIES OF FOREIGN COUNTRIES.									
British America, Canada.....	\$ 27,205 78	\$ 100,480 62	\$23,030 00	\$23,030 00	\$875,880 08	\$87,037 08	\$704,840 45		
Caledonian, Scot.....	-	\$27,183 29	88,799 00	88,799 00	1,364,830 30	16,341 08	1,090,024 71		
Commercial Union, Eng.....	-	\$250,454 06	30,040 00	30,040 00	2,037,604 44	110,212 35	2,460,545 45		
Hamburg-Bremen Fire, Ger.....	4,875 00	61,880 00	47,832 07	47,832 07	748,311 74	10,749 31	802,045 05		
Imperial Fire, Eng.....	11,018 83	87,285 78	12,517 14	12,517 14	449,440 89	24,882 18	1,066,101 77		
Lancashire, Eng.....	105,821 41	128,871 85	45,080 41	45,080 41	1,939,578 12	45,000 00	1,884,619 79		
Lion Fire, Eng.....	28,169 07	44,083 18	11,950 87	11,950 87	574,048 12	12,776 02	470,547 94		
Liverpool and London and Globe, Eng.....	7,080 92	618,405 73	94,545 00	94,545 00	4,085,329 89	627,845 83	5,427,079 30		
London and Lancashire, Eng.....	60,578 83	57,576 38	47,832 07	47,832 07	1,341,656 80	72,807 00	1,800,244 89		
London Assurance, Eng.....	104,144 80	51,508 00	20,270 00	20,270 00	787,084 19	27,086 87	1,057,068 92		
Manchester Fire, Eng.....	126,904 08	98,388 26	48,202 85	48,202 85	1,255,925 78	50,510 25	1,599,749 37		
Northern Assurance, Eng.....	6,425 86	100,387 48	38,775 00	38,775 00	1,015,893 02	44,290 54	1,204,028 52		
North British and Mercantile, Eng.....	91,779 40	194,304 12	44,474 70	44,474 70	1,570,292 43	80,232 02	2,205,075 48		
Norwich Union Fire, Eng.....	-	\$22,160 34	33,326 01	33,326 01	1,165,431 48	24,987 25	1,400,499 07		
Palatine, Eng.....	60,774 18	178,171 00	33,326 01	33,326 01	1,380,867 37	104,218 16	1,707,446 72		
Phoenix Assurance, Eng.....	52,287 00	169,870 00	34,724 00	34,724 00	1,440,087 39	70,577 11	1,778,555 47		
Royal, Eng.....	38,147 06	440,382 27	78,167 73	78,167 73	4,178,414 47	646,283 24	5,422,728 79		
Scottish Union and National Scot.....	86,174 00	119,368 90	20,069 00	20,069 00	1,016,832 11	94,199 52	1,306,042 08		
Sun Insurance Office, Eng.....	92,015 00	119,578 92	15,864 00	15,864 00	1,434,624 72	65,492 78	1,718,065 87		
Union Assurance, Eng.....	49,106 25	61,844 40	7,840 00	7,840 00	349,087 40	22,418 90	628,118 04		
Western Assurance Co., Canada.....	-	112,888 34	22,256 00	22,256 00	865,166 78	37,105 94	1,066,768 91		
Total.....	\$211,025 16	\$3,510,690 92	\$664,637 04	\$664,637 04	\$29,771,924 45	\$2,287,572 43	\$27,185,950 08		
Aggregate	\$2,610,905 24	\$6,927,084 64	\$1,512,091 42	\$1,512,091 42	\$94,715,092 23	\$10,309,244 69	\$109,084,729 81		

*Includes adjusted and resiated.
†Includes adjusted.

TABLE No. 6.
Income During 1894.

COMPANIES.	NET PREMIUMS.		Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
	Fire.	Marine.				
MAINE STOCK COMPANIES.						
Merchants'.....	-	\$103,154 60	-	\$ 6,007 73	-	\$109,163 33
Union ..	-	132,104 89	-	10,978 35	-	143,083 24
Total	-	\$235,259 49	-	\$16,986 08	-	\$252,245 57
STOCK COMPANIES OF STATES.						
Ætna, Conn.....	\$3,801,815 89	\$164,517 91	\$1,960 00	\$475,656 73	\$2,355 14	\$4,446,905 67
American, Mass.....	219,074 20	3,127 98	-	22,692 50	-	244,894 74
American, N. J.....	529,803 50	-	72,970 29	32,678 33	2,062 51	637,604 65
American, N. Y.....	792,958 21	-	-	52,902 17	92,439 18	868,299 56
American Central, Mo.....	1,478,222 81	-	1,065 00	51,770 60	-	1,532,078 41
American Fire, Pa.....	1,315,384 02	-	64,611 45	45,107 06	90,396 62	1,445,499 15
Boston Marine, Mass.....	29,035 89	-	58,459 73	64,459 73	2,710 17	1,289,775 06
Buffalo German, N. Y.....	454,338 37	1,149,569 77	32,619 24	24,494 67	92,941 03	1,534,283 31
Commerce, N. Y.....	134,254 77	-	4,288 69	8,396 95	6,479 15	153,449 56
Connecticut Fire, Conn.....	1,696,730 34	-	42,411 78	76,452 94	-	1,785,596 06
Continental, N. Y.....	3,197,722 03	-	6,654 03	242,244 20	21,371 71	3,467,991 97
Equitable Fire and Marine, R. I.....	248,554 14	1,094 36	5,588 79	14,228 30	8,906 26	273,371 85
Fire Association, Pa.....	2,254,562 64	-	108,053 99	122,292 22	3,136 08	2,488,279 89
Fireman's Fund, Cal.....	1,580,250 49	186,568 77	25,145 78	106,235 36	18,060 14	1,916,260 54
First National Fire, Mass.....	157,280 14	-	8,193 80	5,660 84	5,200 00	175,714 78
Franklin Fire, Pa.....	513,697 07	-	16,615 78	124,746 22	10,844 75	665,873 82
German American, N. Y.....	8,154,960 40	-	-	241,224 68	-	8,396,185 09
Germania Fire, N. Y.....	1,200,021 16	-	11,040 83	112,220 19	-	1,243,963 18
Granite State Fire, N. H.....	225,755 81	-	3,186 89	13,077 60	-	242,093 34
Greenwich, N. Y.....	979,780 10	192,402 87	278 00	43,553 51	17,978 98	1,193,964 36

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Hanover Fire, N. Y.	1,338,047 35	-	1,160 00	67,391 44	8,086 89	1,414,685 65
Hartford Fire, Conn.	5,080,263 68	-	71,141 78	237,078 70	8,038 31	6,000,497 87
Home, N. Y.	4,682,984 08	183,585 16	40,104 04	244,810 27	1,450,453 04	6,300,348 79
Insurance Company of North America, Pa.	3,699,147 19	1,809,841 38	160,060 01	230,490 23	1,393 85	5,490,438 65
Insurance Company of State of Pennsylvania, Pa.	288,125 09	-	3,775 38	7,219 51	13,008 39	317,191 97
Mercantile Fire and Marine, Mass.	165,483 27	3,486 41	4,184 96	18,032 33	-	181,792 97
Merchants, N. J.	781,778 84	-	18,735 29	22,288 87	-	884,340 95
Merchants, R. I.	372,067 62	-	4,155 02	15,626 08	11,642 85	381,867 60
National Fire, Conn.	2,800,583 72	-	33,393 67	96,307 96	49 88	9,480,925 18
New Hampshire Fire, N. H.	1,011,762 76	-	46,636 82	56,457 78	-	1,114,287 86
Niagara Fire, N. Y.	1,226,432 88	43,894 49	1,622 50	35,791 81	25,396 30	1,330,877 94
Northwestern National, Wis.	675,760 08	-	39,132 08	40,002 08	91,715 70	947,548 94
Orient, Conn.	1,246,248 08	93,011 35	10,132 39	70,669 52	605 50	1,320,590 44
Pacific Fire, N. Y.	368,277 76	-	11,064 10	14,839 36	-	384,292 02
Pennsylvania Fire, Pa.	1,501,379 75	-	34,394 80	137,476 62	3,061 07	1,764,912 30
Phoenix, N. Y.	4,485,783 42	-	6,539 99	162,135 92	15,455 15	4,699,911 34
Phoenix, Conn.	3,507,680 82	-	14,140 76	190,902 65	7,182 04	3,719,412 97
Providence Washington, E. I.	855,224 67	403,048 86	-	46,156 84	-	1,303,433 47
Queen of America, N. Y.	2,100,614 20	-	-	121,707 76	-	2,222,321 96
Rochester German, N. Y.	398,742 16	-	22,456 83	5,014 58	22,304 25	448,517 77
Security, Conn.	374,375 41	57,222 35	7,277 87	15,897 54	-	464,738 21
Springfield Fire and Marine, Mass.	1,776,048 54	-	16,579 37	126,225 80	4,923 84	1,928,777 79
St. Paul Fire and Marine, Minn.	1,021,562 23	242,601 90	51,273 36	54,534 51	8,577 71	1,378,987 71
Union, Pa.	299,094 44	-	307 50	11,765 37	6,362 41	317,898 72
United States Fire, N. Y.	396,617 83	23,835 96	23,576 39	2,246 83	-	376,577 43
Westchester Fire, N. Y.	1,487,050 16	-	18,225 49	45,861 06	805 86	1,552,142 67
Williamsburg City Fire, N. Y.	564,534 88	-	14,912 87	17,161 35	19,592 47	606,901 57
Total	\$86,197,171 61	\$4,577,201 13	\$1,084,091 30	\$3,973,398 52	\$5,56,264 20	\$76,344,216 85
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.	\$148,704 27	-	\$5,357 08	\$22,419 38	\$2,632 77	\$198,111 62
Quincy, Mass.	141,894 34	-	2,311 33	23,021 53	3,145 06	170,379 22
Traders' and Mechanics', Mass.	163,987 30	-	10,492 86	22,267 07	-	197,107 23
Total	\$454,586 01	-	\$18,221 34	\$77,737 99	\$5,778 83	\$556,591 17

TABLE No. 6—CONCLUDED.

COMPANIES.	NET PREMIUMS.		Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
	Fire.	Marine.				
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	\$ 997,812 01	\$177,772 19	\$1,228 82	\$36,151 21	-	\$1,212,964 23
Caledonian, Scot.....	2,165,659 40	-	3,000 00	67,109 53	-	2,175,768 93
Commercial Union, Eng.....	2,596,966 44	166,411 10	-	77,652 17	\$34,523 17	2,845,552 88
Hamburg-Bremen Fire, Ger.....	1,623,129 71	-	-	47,234 13	-	1,670,363 84
Imperial Fire, Eng.....	1,139,575 47	-	-	36,766 61	17,463 60	1,193,795 68
Lancashire, Eng.....	1,834,047 93	-	-	67,329 53	-	1,901,377 46
Lion Fire, Eng.....	543,782 40	-	9,960 01	15,642 91	7,074 77	569,365 32
Liverpool and London and Globe, Eng.....	5,802,988 85	-	135,980 55	86,080 38	57,051 49	6,083,101 27
London and Lancashire, Eng.....	1,534,349 32	-	-	81,703 67	9,669 64	1,625,722 63
London Assurance, Eng.....	928,267 59	368,704 87	-	71,971 48	-	1,368,943 94
Manchester Fire, Eng.....	1,634,963 30	-	-	71,992 50	-	1,706,955 80
Northern Assurance, Eng.....	1,217,854 36	-	-	47,309 06	-	1,265,163 42
North British and Mercantile, Eng.....	2,350,653 13	-	117,175 57	-	12,165 86	2,479,996 58
Norwich Union Fire, Eng.....	1,361,778 56	-	1,800 00	61,890 88	-	1,424,669 44
Palatine, Eng.....	2,300,016 17	-	3,000 00	77,070 44	-	2,380,086 61
Phoenix Assurance, Eng.....	1,946,921 26	-	-	69,435 44	-	2,016,356 70
Royal, Eng.....	4,953,317 09	-	12,147 51	103,881 78	60,434 70	5,233,881 08
Scottish Union and National, Scot.....	1,440,267 88	-	67,150 94	30,719 04	-	1,538,136 86
Sun Insurance Office, Eng.....	1,573,039 65	-	19,516 68	58,679 15	10,295 58	1,681,531 06
Union Assurance, Eng.....	632,469 78	-	-	25,978 29	-	658,448 06
Western Assurance, Canada.....	1,274,286 61	383,846 74	-	47,713 68	-	1,715,847 06
Total	\$39,861,771 85	\$1,106,734 90	\$370,969 18	\$1,245,291 90	\$206,678 83	\$42,785,486 66
Aggregate	\$106,513,509 47	\$5,919,296 82	\$1,473,571 82	\$6,313,394 49	\$730,718 96	\$119,960,590 25

TABLE No. 7.
Expenditures During 1894.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine.						
MAINE STOCK COMPANIES.								
Merchants'	-	\$ 68,927 29	\$ 6,000 00	\$14,648 35	\$3,550 00	-	\$2,087 80	\$ 86,215 44
Union	-	100,472 70	12,000 00	10,601 34	4,680 00	-	2,182 80	120,886 84
Total	-	\$169,401 99	\$18,000 00	\$25,249 69	\$8,230 00	-	\$4,270 60	\$226,162 98
STOCK COMPANIES OF OTHER STATES.								
Ettna, Conn.	\$2,255,495 88	\$130,314 39	\$730,000 00	\$534,984 73	\$244,242 25	\$70,533 81	\$245,376 37	\$4,330,847 42
American, Mass.	101,180 63	422 36	8,516 00	47,345 73	23,784 58	7,833 65	14,104 88	225,586 12
American, N. J.	275,632 63	-	61,733 00	48,733 03	49,723 13	22,344 06	31,735 33	340,001 30
American Central, Mo.	482,444 70	-	60,000 00	120,646 34	62,796 13	16,838 36	99,367 69	842,136 22
American Fire, N. Y.	1,018,971 26	-	40,000 00	227,377 36	106,611 25	21,400 09	122,578 07	1,536,868 08
American Fire, Pa.	1,121,344 13	-	25,000 00	219,355 73	106,984 00	32,267 01	103,054 05	1,607,484 91
Boston Marine, Mass.	-	-	100,000 00	23,471 64	54,144 40	11,682 65	60,011 45	892,323 25
Buffalo Germania, N. Y.	241,927 62	633,003 11	40,000 00	33,365 83	27,867 21	8,001 66	80,642 66	441,694 88
Commerce, N. Y.	76,323 62	-	12,000 00	24,814 82	11,041 34	7,324 31	8,075 69	139,579 86
Connecticut Fire, Conn.	955,096 48	-	80,000 00	296,840 34	130,113 31	36,362 97	123,613 94	1,631,850 04
Continental, N. Y.	1,767,298 02	-	154,109 20	643,638 63	273,880 30	58,673 45	306,227 79	3,108,796 41
Equitable Fire and Marine, E. I.	135,685 66	185 44	17,988 50	47,335 08	22,812 71	9,688 24	17,270 70	251,581 33
Fire Association, Pa.	1,412,376 18	-	200,000 00	453,008 07	277,716 18	60,033 31	1,000 60	2,884,138 40
Fireman's Fund, Cal.	896,169 77	104,154 18	120,000 00	339,402 21	171,141 62	31,714 25	162,701 04	1,715,293 97
First National Fire, Mass.	123,021 88	-	-	39,454 85	8,692 00	2,839 92	9,884 21	188,892 86
Franklin Fire, Pa.	266,126 09	-	80,000 00	94,364 11	37,560 00	21,069 19	88,899 68	597,989 07
German American, N. Y.	1,903,207 98	-	200,000 00	459,189 70	287,360 34	73,627 85	218,879 84	3,142,255 81
Germania Fire, N. Y.	630,616 08	-	100,000 00	184,682 10	122,920 77	54,783 91	88,049 64	1,046,062 90
Granite State Fire, N. H.	257,856 01	-	12,000 00	43,696 47	10,980 00	8,968 47	26,355 41	369,874 36
Greenwich, N. Y.	697,517 83	86,306 66	30,000 00	\$24,877 28	95,869 30	14,453 07	74,892 40	1,221,886 64

TABLE No. 7—CONCLUDED.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine.						
Hanover Fire, N. Y.	\$ 597,416 35	-	\$100,000 00	\$235,771 55	\$131,147 02	\$30,550 75	\$156,778 00	\$1,251,664 27
Hartford Fire, Conn.	2,738,297 02	-	300,000 00	928,224 20	348,443 44	78,159 99	536,523 64	4,974,658 19
Home, N. Y.	2,918,242 73	\$ 76,363 00	298,550 00	845,133 43	400,010 85	97,230 15	57,290 22	5,013,156 38
Insurance Co. of North America, Pa.	2,227,167 88	1,512,042 73	360,000 00	877,016 76	267,346 34	113,065 33	328,026 72	5,084,655 80
Ins. Co. of State of Pennsylvania, Pa.	207,567 01	-	-	77,562 00	22,285 80	3,961 71	7,588 47	318,965 08
Mercantile Fire and Marine, Mass.	110,563 63	425 61	\$22,127 00	38,507 43	13,650 00	4,783 92	15,319 13	205,376 73
Merchants', N. J.	509,768 76	-	24,000 00	146,202 34	87,303 76	23,960 39	83,792 19	835,967 44
Merchants', R. I.	157,160 39	-	12,000 00	53,065 47	38,020 14	7,381 66	-	267,627 66
National Fire, Conn.	1,127,559 08	-	100,000 00	395,943 59	156,024 74	54,853 24	196,837 74	2,631,518 39
New Hampshire Fire, N. H.	617,497 74	-	64,000 00	206,372 90	45,346 00	29,541 86	53,678 73	1,016,437 23
Niagara Fire, N. Y.	926,011 10	33,812 24	49,977 50	192,598 00	163,397 77	33,932 19	75,455 16	1,480,183 86
Northwestern National, Wis.	329,625 53	-	60,000 00	131,672 43	78,776 26	14,454 59	44,433 25	638,962 06
Orient, Conn.	823,479 25	70,302 67	20,000 00	292,913 18	105,142 47	26,323 66	72,276 69	1,352,437 92
Pacific Fire, N. Y.	292,862 60	-	30,000 00	78,199 98	32,785 07	8,272 83	21,033 66	413,144 14
Pennsylvania Fire, Pa.	978,337 87	-	60,000 00	429,432 01	51,700 00	29,545 68	50,263 89	1,599,289 45
Phoenix, N. Y.	2,754,172 44	-	100,000 00	624,337 93	303,148 26	73,876 51	361,914 22	4,222,444 38
Phoenix, Conn.	2,206,976 70	-	280,000 00	574,813 43	171,488 82	68,738 07	370,400 63	3,673,417 66
Provident Washington, R. I.	476,630 64	266,389 41	12,000 00	217,514 90	75,464 51	24,342 71	74,017 65	1,136,329 73
Queen of America, N. Y.	1,397,833 64	-	-	326,720 95	175,631 26	40,566 46	152,638 30	2,063,445 51
Rochester German, N. Y.	310,913 87	-	20,000 00	86,668 34	26,544 10	13,697 90	39,309 69	497,134 00
Security, Conn.	243,857 64	36,134 17	6,000 00	91,464 23	38,556 49	8,212 56	-	424,106 09
Springfield Fire and Marine, Mass.	1,127,759 04	-	150,000 00	298,246 42	79,496 69	61,130 60	177,279 00	1,888,832 75
St. Paul Fire and Marine, Minn.	694,476 49	188,559 03	50,000 00	292,759 73	63,658 80	23,299 85	66,063 70	1,350,247 70
Union, Pa.	122,485 87	630 88	50 35	55,623 10	26,309 32	3,843 07	23,836 01	267,666 71
United States Fire, N. Y.	182,143 79	11,279 49	15,000 00	88,356 69	25,563 16	7,942 10	28,603 63	356,948 95
Westchester Fire, N. Y.	839,792 90	-	30,000 00	302,799 02	46,378 12	26,285 87	172,615 97	1,419,871 88
Williamsburg City Fire, N. Y.	295,431 15	-	49,230 00	136,709 13	60,943 34	6,986 55	34,054 42	683,116 59
Total	\$39,880,336 75	\$3,150,235 47	\$4,245,761 55	\$12,172,692 38	\$5,121,214 02	\$1,459,083 46	\$5,295,961 40	\$71,285,905 63

TABLE No. 8.
Risks and Premiums.

COMPANIES.	RISKS IN FORCE.		WRITTEN DURING THE YEAR.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
MAINE STOCK COMPANIES.						
Merchants'	-	\$1,033,896 00	-	-	\$13,771,486 00	\$191,177 76
Union	-	1,100,785 00	-	-	4,901,669 00	104,868 85
Total	-	\$2,134,681 00	-	-	\$16,973,060 00	\$976,006 17
STOCK COMPANIES OF OTHER STATES.						
Aetna, Conn.	\$486,802,322 00	\$2,128,251 00	\$345,449,164 00	\$4,445,448 53	\$63,006,543 00	\$235,580 76
American, Mass.	40,784,323 00	82,360 00	21,296,680 00	378,915 12	5,500 00	283 75
American, N. J.	113,413,138 00	-	65,701,713 00	663,028 61	-	-
American Central, Mo.	101,206,083 00	-	72,542,811 00	973,716 72	-	-
American Fire, N. Y.	133,337,307 00	-	157,742,332 00	1,819,310 45	-	-
American Fire, Pa.	312,057,472 00	-	126,039,519 00	1,565,330 80	-	-
Boston Marine, Mass.	-	11,143,007 00	-	-	57,490,067 00	1,001,558 93
Buffalo German, N. Y.	68,538,312 00	-	40,440,437 00	543,873 00	-	-
Commerce, N. Y.	17,751,577 00	-	13,710,731 00	156,749 39	-	-
Connecticut Fire, Conn.	171,143,074 00	-	144,862,485 00	1,881,346 60	-	-
Continental, N. Y.	607,016,976 00	-	418,163,660 00	3,037,330 51	-	-
Equitable Fire and Marine, R. I.	31,374,662 00	8,403 00	24,014,901 00	396,508 21	144,305 00	1,178 77
Fire Association, Pa.	255,894,026 00	-	208,962,611 00	2,794,321 37	-	-
Fireman's Fund, Cal.	182,254,632 00	3,622,221 00	177,872,015 00	2,196,057 53	33,170,090 00	338,623 60
First National Fire, Mass.	15,701,305 00	-	13,738,065 00	180,505 94	-	-
Franklin Fire, Pa.	84,431,158 00	-	51,008,449 00	610,019 30	-	-
German American, N. Y.	555,005,362 00	-	390,339,611 00	4,390,402 90	-	-
Germania Fire, N. Y.	297,095,720 00	-	183,634,109 00	1,059,430 63	-	-
Granite State Fire, N. H.	60,803,898 00	-	38,000,089 00	467,650 76	-	-
Greenwich, N. Y.	290,424,880 00	2,063,284 00	161,792,333 00	1,308,093 35	40,175,631 00	173,901 53

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Hanover Fire, N. Y.....	188,812,690 00	-	148,814,987 00	1,684,935 70	-	-
Hartford Fire, Conn.....	590,743,851 00	-	545,982,979 00	6,619,234 67	-	-
Home, N. Y.....	937,013,885 00	6,182,740 00	918,813,586 00	3,683,269 95	63,792,894 00	246,481 81
Insurance Company of North America, Pa.....	692,268,378 00	10,536,000 00	646,543,497 00	4,396,067 15	883,666,542 00	2,504,760 66
Insurance Company of Pennsylvania, Pa.....	44,579,968 00	-	20,300,084 00	391,064 50	-	-
Mercantile Fire and Marine, Mass.....	28,771,025 00	-	18,818,924 00	213,878 70	680,000 00	4,868,044 00
Merchants', N. J.....	118,065,865 00	-	94,160,887 00	872,681 96	-	-
Merchants', R. I.....	31,173,981 00	-	29,332,968 00	518,240 66	-	-
National Fire, Conn.....	968,800,452 00	-	223,063,298 00	2,768,867 66	-	-
New Hampshire Fire, N. H.....	116,066,600 00	-	94,734,198 00	1,170,512 31	-	-
Niagara Fire, N. Y.....	924,917,447 00	2,098,723 00	197,472,070 00	2,990,533 06	2,176,665 00	59,471 03
Northwestern National, Wis.....	110,284,426 00	-	63,869,794 00	850,430 20	-	-
Orient, Conn.....	130,019,338 00	1,565,511 00	130,073,121 00	1,681,127 67	7,883,769 00	101,977 61
Pacific Fire, N. Y.....	60,744,327 00	-	46,243,768 00	488,526 24	-	-
Pennsylvania Fire, Pa.....	225,357,183 00	-	179,986,953 00	1,868,346 28	-	-
Phoenix, N. Y.....	700,631,321 00	-	391,967,922 00	5,037,841 43	-	-
Phoenix, Conn.....	346,019,438 00	-	84,396,417 00	4,080,061 25	-	-
Providence, Washington, R. I.....	141,138,054 00	7,042,668 00	107,899,172 00	1,090,617 35	81,323,880 00	488,427 73
Queen of America, N. Y.....	236,891,075 00	-	219,441,912 00	2,663,032 06	-	-
Rochester German, N. Y.....	81,472,980 00	-	52,026,409 00	631,066 04	-	-
Security, Conn.....	66,474,974 00	1,130,333 00	50,069,947 00	519,268 68	6,906,128 00	108,357 89
Springfield Fire and Marine, Mass.....	196,754,693 00	-	121,884,135 00	2,119,141 06	-	-
St Paul Fire and Marine, Minn.....	121,917,315 00	3,964,904 00	79,669,565 00	1,021,692 23	25,176,864 00	242,601 90
Union, Pa.....	35,403,432 00	-	32,768,124 00	351,268 50	-	-
United States Fire, N. Y.....	48,867,924 00	651,887 00	41,048,477 00	434,730 85	954,810 00	25,088 23
Westchester Fire, N. Y.....	190,781,069 00	-	137,992,262 00	1,649,890 69	-	-
Williamsburg City Fire, N. Y.....	120,966,839 00	-	75,969,786 00	651,473 41	-	-
Total.....	\$9,669,695,804 00	\$58,998,260 00	\$7,336,488,814 00	\$81,572,062 32	\$774,192,217 00	\$10,461,862 18
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke Mass.....	\$37,413,827 00	-	\$10,225,962 00	\$133,768 94	-	-
Quincy, Mass.....	33,693,131 00	-	9,553,971 00	146,469 86	-	-
Traders' and Mechanics', Mass.....	57,835,660 00	-	10,799,504 00	167,907 15	-	-
Total.....	\$108,942,618 00	-	\$30,579,437 00	\$468,136 97	-	-

TABLE No. 8—CONCLUDED.

COMPANIES.	RISKS IN FORCE.		WRITTEN DURING THE YEAR.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
COMPANIES OF OTHER COUNTRIES.						
British America, Canada.....	\$78,905,850 00	\$2,926,333 00	\$86,618,921 00	\$1,178,034 68	\$16,588,638 00	\$186,010 16
Caledonian, Scot.....	244,182,653 00	-	193,872,812 00	9,388,376 61	-	-
Commercial Union, Eng.....	380,300,651 00	2,481,259 00	279,661,911 00	3,276,975 86	30,290,720 00	179,979 26
Hamburg-Bremen Fire, Ger.....	182,100,417 00	-	102,866,576 00	1,357,453 06	-	-
Imperial Fire, Eng.....	197,171,668 86	-	128,357,300 53	1,538,400 76	-	-
Lancashire, Eng.....	244,811,976 00	-	217,317,637 00	2,694,075 68	-	-
Lion Fire, Eng.....	70,254,533 00	-	148,516,821 00	7,738,240 39	-	-
Liverpool and London and Globe, Eng.....	908,709,211 00	-	718,150,290 00	7,379,149 33	-	-
London and Lancashire, Eng.....	369,734,922 00	-	251,793,752 00	2,659,846 86	-	-
London Assurance, Eng.....	196,742,144 00	3,905,673 00	121,788,004 00	1,152,020 29	64,868,478 00	435,072 08
Manchester Fire, Eng.....	180,598,011 28	-	153,907,457 49	9,177,186 61	-	-
Northern Assurance, Eng.....	171,378,992 00	-	128,201,772 00	1,416,841 29	-	-
North British and Mercantile, Eng.....	248,380,296 00	-	241,344,977 00	2,866,321 58	-	-
Norwich Union Fire, Eng.....	173,399,912 00	-	174,631,513 00	1,944,351 79	-	-
Palatine, Eng.....	167,674,239 00	-	263,853,214 00	3,022,524 32	-	-
Phoenix Assurance, Eng.....	359,407,908 00	-	339,918,012 00	3,310,244 28	-	-
Royal, Eng.....	260,544,170 85	-	226,510,436 64	6,619,938 66	-	-
Scottish Union and National, Scot.....	247,573,344 00	-	220,157,873 00	2,666,136 00	-	-
Sun Insurance Office, Eng.....	866,423,377 00	-	201,739,682 00	2,169,913 12	-	-
Union Assurance, Eng.....	85,298,101 00	9,120,299 00	72,315,234 00	897,784 57	-	-
Western Assurance, Canada.....	134,576,752 00	-	132,226,704 00	1,818,947 41	52,066,243 00	460,168 84
Total.....	\$6,818,612,138 16	\$18,333,571 00	\$4,534,600,038 66	\$53,266,063 06	\$164,246,029 00	\$1,273,230 34
Aggregate.....	\$15,597,266,560 16	\$30,156,512 00	\$12,201,668,298 66	\$135,296,241 87	\$655,371,326 00	\$13,011,178 69

TABLE No. 9.
Maine Business-Stock Fire and Marine Companies.

Name of Company.	RISK WRITTEN.			LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums received.	Marine and inland.	Premiums received.	Fire.		
MAINE STOCK COMPANIES.							
Merchants' Union.....	-	-	\$12,771,488 00	\$121,177 78	-	\$68,928 28	-
	-	-	4,201,582 00	104,888 39	-	100,472 70	-
Total	-	-	\$16,973,080 00	\$276,066 17	-	\$169,401 98	-
STOCK COS. OF OTHER STATES.							
Ætna, Conn.....	\$6,650,433 00	\$102,534 26	-	-	\$76,667 45	-	\$78,413 03
American, Mass.....	404,541 00	5,625 87	-	-	5,210 58	-	6,737 96
American, N. J.....	263,750 00	3,604 34	-	-	1,597 70	-	1,607 70
American Central, Mo.....	216,890 00	3,746 88	-	-	3,026 18	-	3,036 18
American Fire, N. Y.....	280,514 00	7,973 85	-	-	7,682 17	-	7,064 08
American Fire, Pa.....	370,402 00	5,699 10	-	-	3,371 54	-	3,371 54
Boston Marine, Mass.....	-	-	\$307,892 00	\$7,520 45	-	\$3,764 96	2,588 74
Buffalo German, N. Y.....	372,005 00	5,103 21	-	-	3,135 20	-	1,696 20
Commerce, N. Y.....	909,625 00	2,502 31	-	-	48 83	-	68 83
Connecticut Fire, Conn.....	2,361,400 00	39,087 15	-	-	26,873 72	-	25,157 72
Continental, N. Y.....	1,338,099 00	19,388 82	-	-	14,756 22	-	14,400 62
Equitable, F. & M., E. I.....	300,878 00	3,861 96	-	-	257 66	-	257 66
Fire Association, Pa.....	2,140,295 00	86,142 75	-	-	29,338 53	-	27,542 06
Fireman's Fund, Cal.....	1,065,542 88	16,368 17	-	-	10,530 55	-	11,032 81
First National Fire, Mass.....	765,272 00	12,101 23	-	-	10,843 69	-	8,266 67
Franklin Fire, Pa.....	469,895 00	6,311 64	-	-	6,704 39	-	5,503 72
German American, N. Y.....	2,294,712 00	27,035 68	-	-	14,537 17	-	13,675 94
Germania Fire, N. Y.....	478,503 00	6,880 57	-	-	4,705 01	-	4,466 88
Granite State Fire, N. H.....	5,817,900 00	89,391 12	-	-	66,914 20	-	55,088 35
Greenwich, N. Y.....	\$22,251 10	4,123 67	-	-	6,926 51	-	8,893 16

TABLE No. 9—CONCLUDED.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Tax paid on premiums.
	Premiums received.		Marine and Inland.	Premiums received.	Fire.	Marine and Inland.		
	Fire.							
Hanover Fire, N. Y.	\$1,742,457 16	\$28,808 77	-	-	\$16,897 66	-	\$13,650 81	338 22
Hartford Fire, Conn.	3,854,164 00	59,996 50	-	-	41,676 15	-	42,889 69	366 40
Home, N. Y.	7,323,519 00	87,821 01	-	-	90,052 74	-	89,753 56	-
Ins. Co. of North America, Pa.	3,865,131 00	64,535 69	-	-	39,782 09	-	39,603 11	1,213 00
Ins. Co. of Pennsylvania, Pa.	1,180,994 00	23,347 26	-	-	7,532 05	-	8,457 05	423 72
Mercantile F. & M., Mass.	849,421 00	10,843 34	-	-	7,039 21	-	7,046 61	216 96
Merchants', N. J.	616,767 00	9,282 58	-	-	10,876 37	-	8,820 53	185 05
Merchants', R. I.	331,425 00	4,449 84	-	-	7,180 02	-	6,133 62	188 96
National Fire, Conn.	2,775,924 00	40,985 33	-	-	19,287 60	-	20,753 10	428 15
New Hampshire Fire, N. H.	1,781,972 00	26,138 74	-	-	21,035 67	-	20,296 69	251 58
Niagara Fire, N. Y.	1,191,665 00	20,714 25	-	-	18,351 92	-	18,474 58	47 24
Northwestern National, Wis.	96,725 00	1,035 16	-	-	1,323 00	-	1,323 00	15 79
Orient, Conn.	4,427,680 00	69,000 33	-	-	35,241 84	-	26,317 20	675 16
Pacific Fire, N. Y.	94,568 00	1,449 98	-	-	613 70	-	613 70	16 72
Pennsylvania Fire, Pa.	1,449,279 22	27,678 81	-	-	27,043 65	-	21,632 93	533 57
Phoenix, N. Y.	2,336,991 00	38,503 00	-	-	20,911 92	-	18,711 92	280 05
Phoenix, Conn.	3,681,896 00	54,961 67	-	-	48,389 95	-	43,152 79	125 61
Providence, Washington, R. I.	604,064 00	8,214 23	\$128,927 00	\$353 63	6,275 61	\$10 87	6,202 01	175 35
Queen of America, N. Y.	823,936 00	13,769 85	-	-	14,252 95	-	13,563 21	-
Rochester German, N. Y.	207,523 00	3,240 16	-	-	631 86	-	631 86	52 16
Security, Conn.	-	-	-	-	-	-	-	-
Springfield F. & M., Mass.	2,514,460 00	41,137 21	-	-	29,424 63	-	29,603 17	822 74
St. Paul F. & M., Minn.	441,753 00	4,646 64	-	-	3,462 52	-	2,706 18	92 93
Union, Pa.	690,297 00	7,767 01	-	-	4,910 65	-	2,712 19	155 34
United States Fire, N. Y.	259,311 00	3,600 99	-	-	180 76	-	248 38	68 40
Westchester Fire, N. Y.	441,352 00	6,493 71	-	-	4,013 73	-	3,910 61	49 59
Williamsburg City Fire, N. Y.	251,050 00	2,567 34	-	-	758 27	-	758 27	36 18
Total	\$69,872,833 46	\$1,055,780 07	\$1,036,819 00	\$8,074 08	\$758,225 49	\$8,775 89	\$723,070 06	\$10,212 11

STATISTICAL TABLES.

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MUTUAL COS. OF OTHER STATES.									
Holbrook, Mass.	\$1,185,880 00	\$16,120 15	-	-	\$4,129 52	\$2,154 52	\$198 81	-	
Massachusetts, Mass.	2,18,287 00	2,499 66	-	-	4,603 46	4,603 46	471 55	-	
Quincy, Mass.	1,290,287 00	93,577 62	-	-	11,570 11	11,570 11	330 33	-	
Traders' & Mechanics', Mass.	983,400 00	16,924 78	-	-	4,837 58	4,837 58	-	-	
Total	\$3,686,514 00	\$59,592 01	-	-	\$25,140 68	\$23,168 68	\$890 69	-	
COS. OF FOREIGN COUNTRIES.									
British America, Canada.	\$523,188 00	\$ 8,920 67	-	-	\$ 9,660 74	\$8,092 79	-	-	
Caledonian, Scot.	922,418 00	15,845 20	-	-	12,122 94	8,294 16	\$ 90 85	-	
Commercial Union, Eng.	2,001,942 00	38,687 66	-	-	18,923 44	18,760 57	263 35	-	
Hamburg-Bremen Fire, Ger.	607,383 00	12,060 01	-	-	3,899 26	3,748 28	163 21	-	
Imperial Fire, Eng.	883,004 00	17,000 73	-	-	11,562 92	11,400 67	112 06	-	
Lancashire, Eng.	1,083,275 00	19,845 44	-	-	9,007 01	9,066 23	215 78	-	
Liv. and Lon. & Globe, Eng.	180,765 00	2,542 59	-	-	2,258 55	1,396 05	5 68	-	
London and Lancashire, Eng.	3,655,887 00	61,579 37	-	-	35,006 79	40,436 79	581 45	-	
London Assurance, Eng.	1,122,363 00	17,466 84	-	-	11,596 92	11,451 92	76 07	-	
Manchester Fire, Eng.	688,153 00	10,114 83	-	-	7,581 83	6,530 83	46 96	-	
Northern Assurance, Eng.	686,899 83	11,528 72	-	-	3,219 13	6,126 08	168 19	-	
North British & Mercantile, Eng.	1,588,519 00	26,543 25	-	-	18,905 72	14,352 83	156 65	-	
Norwich Union Fire, Eng.	2,365,417 00	38,235 66	-	-	20,110 46	20,885 77	376 09	-	
Palatine, Eng.	845,927 00	14,683 79	-	-	9,003 58	6,788 79	113 60	-	
Phoenix Assurance, Eng.	407,162 00	6,073 80	-	-	2,918 16	2,918 16	45 86	-	
Royal, Eng.	34,500 00	354 53	-	-	1,458 12	1,450 00	-	-	
Scottish Union & National, Scot.	4,610,408 83	83,888 01	-	-	62,479 36	62,230 92	426 17	-	
Sun Insurance Office, Eng.	986,305 00	11,367 01	-	-	5,011 62	5,807 10	137 50	-	
Union Assurance, Eng.	1,016,142 00	11,546 28	-	-	9,676 07	7,856 05	37 40	-	
Western Assurance, Canada.	185,439 09	2,163 81	-	-	2,012 01	1,937 89	3 02	-	
Total	\$25,021,641 85	\$423,530 88	-	-	\$284,929 76	\$260,697 86	\$3,086 24	-	
Aggregate	\$86,690,989 31	\$1,588,908 01	\$18,009,399 00	\$284,140 25	\$1,046,286 93	\$1,006,863 64	\$14,239 04	\$173,177 88	

TABLE No. 10.
Maine Mutual Fire Insurance Companies.

COMPANIES.	Premium notes.	Other assets.	Total assets.	Liabilities (no re-serve.)	Risks in force Dec. 31, 1893.	Written during the year.	Terminated during the year.	Risks in force Dec. 31, 1894.
Brunswick Farmers', Brunswick.....	\$12,329 78	\$292 95	\$12,762 73	\$176 91	\$196,405 00	\$47,808 00	\$35,550 00	\$208,663 00
Casco, Casco.....	4,075 50	14 75	4,063 25	-	69,730 00	15,430 00	10,150 00	75,030 00
Citizens', Bristol.....	1,236 06	116 04	1,352 10	-	-	50,880 00	-	50,880 00
Cumberland, Cumberland.....	13,548 54	168 63	13,816 57	-	292,920 00	39,545 00	28,400 00	244,065 00
Danville, Auburn.....	8,337 76	637 80	8,975 56	-	175,753 00	44,530 00	51,183 00	169,100 00
Dresden, Dresden.....	7,161 23	434 48	7,595 71	-	178,225 00	57,065 00	47,650 00	187,640 00
Edgecomb, Edgecomb.....	3,546 33	197 72	3,844 05	-	-	45,730 00	-	45,730 00
Elliott and Kittery, Eliot.....	61,859 64	1,250 00	63,109 64	1,368 00	957,424 00	244,410 00	170,840 00	1,030,994 00
Falmouth, Falmouth.....	31,626 10	1,316 03	31,942 13	-	300,176 00	74,140 00	58,665 00	316,261 00
Fayette, Fayette.....	3,406 20	277 73	3,686 93	-	67,480 00	24,805 00	24,205 00	68,080 00
Freeport and Yarmouth, Freeport.....	9,753 00	111 41	9,864 41	-	151,480 00	85,000 00	800 00	235,680 00
Fryeburg, Fryeburg Center.....	11,295 13	37 30	11,303 43	-	267,375 00	58,900 00	44,375 00	281,900 00
Gardiner and Richmond, Gardiner.....	1,762 50	7 55	1,710 05	46 00	-	33,850 00	-	33,850 00
Gorham Farmers', North Gorham.....	38,689 50	221 75	38,911 25	150 00	370,740 00	57,335 00	42,240 00	385,835 00
Hampden, Hampden.....	-	41 60	41 60	-	45,595 00	26,500 00	-	72,095 00
Harpwell, Harpswell.....	10,573 12	599 85	11,272 97	-	179,533 08	41,690 00	39,890 00	181,233 06
Harrison, Harrison.....	13,450 50	1,446 04	14,896 54	-	233,175 00	56,725 00	32,435 00	292,965 00
Jay, Jay.....	9,811 15	105 11	9,916 26	300 00	165,271 00	41,935 00	27,681 00	178,525 00
Jefferson Farmers', Jefferson.....	3,131 78	325 73	3,457 51	-	97,725 00	23,250 00	8,100 00	117,875 00
Kennebunk Farmers', Kennebunk.....	11,135 90	520 40	11,656 30	-	-	117,230 00	-	117,230 00
Litchfield, Litchfield.....	12,181 75	80 00	12,211 75	550 00	216,155 00	74,950 00	66,420 00	284,715 00
Lovell, Lovell.....	3,896 75	165 85	4,062 60	-	61,327 00	18,875 00	15,702 00	64,500 00
Medomak, Waldoboro.....	2,636 24	237 73	2,873 97	45	-	87,875 00	-	87,875 00
North Yarmouth, North Yarmouth.....	16,206 85	5 14	16,211 99	50	290,065 00	40,899 00	43,391 00	197,673 00
Oxford County Patrons of Husbandry, South Paris.....	44,072 26	371 52	44,443 78	2,306 00	960,009 00	333,369 00	271,228 00	1,081,432 00
Patrons' Androscoggin, Auburn.....	103,321 00	178 91	103,499 91	1,174 20	1,922,963 00	890,913 00	477,996 00	2,335,910 00
Saco, Saco.....	69,723 43	68 73	76,042 42	-	564,300 00	183,150 00	134,575 00	612,575 00
Swan's Island, Swan's Island.....	2,315 00	16 43	2,331 43	-	20,875 00	3,825 00	1,550 00	23,150 00
Union Farmers', Union.....	8,351 70	499 50	8,851 20	-	64,410 00	18,050 00	16,350 00	86,110 00
Warren Farmers', Warren.....	7,218 22	1,560 21	8,778 43	8 00	186,133 00	40,150 00	32,868 00	192,425 00

Wells, Wells.....	15,413 20	45 06	15,458 26	60 12	253,535 00	56,125 00	58,415 00	251,945 00
West Gardiner, West Gardiner.....	8,063 50	39 77	8,103 27	46 70		59,620 00	300 00	59,920 00
West Gardiner and Hermon, Hermon.....		135 46	135 46	-	114,050 00	24,475 00	23,000 00	115,475 00
Wilton, Wilton.....	13,200 41	904 29	13,404 69	-	186,191 00	55,145 00	44,704 00	186,542 00
Windham, Windham.....	21,233 00	533 47	21,771 47	686 34	242,566 00	54,908 00	43,343 00	254,159 00
Woolwich, Woolwich.....	5,918 25	308 41	6,227 66	-	136,200 00	33,575 00	28,150 00	134,625 00
Total	\$522,486 85	\$82,168 57	\$604,657 29	\$7,224 72	\$5,852,899 06	\$3,923,036 00	\$1,873,133 00	\$10,182,792 06

TABLE No. 11.
Maine Mutual Fire Insurance Companies—Income and Expenditures.

COMPANIES.	Premiums.	Assessments.	Policy Fees.	Income From All Other Sources.	Total Income.	Losses.	Salaries and Expenses of Officers.	All other Expenditures.	Total Expenditures.
Brunswick Farmers', Brunswick.	\$37 03	\$540 23	-	\$37 68	\$634 94	\$493 35	\$35 00	\$31 60	\$628 95
Casco, Casco.....	-	-	\$20 60	-	20 00	1 35	20 00	-	21 35
Citizens', Bristol.....	140 34	-	58 00	50	188 84	-	54 00	37 10	96 10
Cumberland, Cumberland.....	66 84	-	9 80	4 28	80 92	-	24 14	5 50	39 64
Danville, Auburn.....	166 83	-	34 50	12 91	204 24	2 45	11 82	36 00	39 37
Dresden, Dresden	144 63	-	26 00	11 20	181 83	101 35	26 00	-	127 35
Edgecomb, Edgecomb.....	243 07	-	30 60	-	273 57	-	35 50	40 35	75 85
Elliot and Kittery, Elliot.....	-	3,352 00	439 83	-	3,791 83	3,809 96	969 00	137 62	3,818 61
Falmouth, Falmouth.....	213 53	-	32 50	38 95	284 98	-	75 60	12 70	88 80
Fayette, Fayette.....	38 35	-	-	9 46	47 81	-	3 00	3 14	6 14
Freeport and Yarmouth, Freeport.....	137 34	-	-	-	137 34	-	36 68	-	36 68
Fryeburg, Fryeburg Centre, Gardiner and Richmond, Gardiner	32 95	-	32 00	-	54 95	-	73 47	40 51	113 98
Gorham Farmers', Gorham	-	97 08	60 00	-	157 08	10 00	26 00	18 00	54 00
Hampden, Hampden.....	-	-	58 50	-	58 50	-	96 00	12 50	120 50
Harpwell, Harpswell.....	102 85	-	12 25	-	115 10	-	19 50	40	19 90
Harrison, Harrison.....	223 46	-	41 00	44 92	309 38	-	46 29	-	46 29
Jay, Jay.....	154 29	-	-	-	154 29	26 00	-	68 60	95 60
Jefferson Farmers', Jefferson.....	59 10	-	33 00	9 91	102 01	-	41 14	-	41 14
Kennebunk Farmers', Kennebunk.....	586 10	-	81 00	-	667 10	-	34 53	-	84 53
							23 09	117 70	146 70

STATISTICAL TABLES.

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Litchfield, Litchfield.....	119 09	-	-	119 00	-	-	88 00	88 00
Lovell, Lovell.....	23 66	-	10 90	37 45	-	21 60	-	21 60
Medonak, Waldoboro.....	233 58	-	57 00	321 08	21 00	-	62 35	88 35
North Yarmouth, North Yarmouth.....	113 97	941 61	-	1,105 58	1,150 00	114 87	10 75	1,375 63
Oxford County Patrons of Husbandry, South Paris...	972 21	4,818 64	300 00	6,080 85	5,537 00	315 86	343 25	6,086 11
Patrons' Androscoggin, Auburn.....	1,333 05	4,297 64	-	6,765 69	6,439 56	648 89	108 52	7,341 87
Saco, Saco.....	2,016 25	-	7 28	5,426 38	58 00	600 00	4,276 83	4,864 83
Swan's Island, Swan's Island.....	12 53	-	-	13 53	-	-	10 68	10 68
Union Farmers' Union.....	50 15	-	23 00	84 90	437 50	49 75	-	487 25
Warren Farmers', Warren.....	186 61	-	-	211 46	-	62 00	4 86	66 86
Wells, Wells.....	116 64	2,293 20	36 50	2,423 34	1,892 00	305 41	314 71	2,503 13
West Gardiner, West Gardiner.....	61 47	-	39 00	100 47	-	25 00	35 70	60 70
West Bangor and Hermon, Hermon.....	-	-	37 00	37 00	-	15 00	75	15 75
Wilton, Wilton.....	66 42	-	24 00	114 35	-	64 00	3 40	67 40
Windham, Windham.....	171 47	-	44 00	533 47	42 00	65 50	115 00	222 50
Woolwich, Woolwich.....	77 16	-	-	88 63	-	-	-	-
Total.....	\$7,931 87	\$16,546 48	\$1,647 56	\$31,010 07	\$19,520 45	\$3,260 55	\$5,916 41	\$28,697 41

TABLE No. 12.
Business Transacted by Special Insurance Brokers.

NAME.	Residence.	Date of license.	Risks written.	Premiums.	Tax paid.
Howe, Freeland.....	Norway	January 2, 1884.....	\$24,000 00	\$ 474 00	\$ 1 86
Sparrow, Warren & Co	Portland	January 23, 1884.....	34,100 00	1,146 42	11 33
Little, W. F.	Portland	January 23, 1884.....	98,025 00	678 75	6 75
Rollins & Adams.....	Portland	February 7, 1884.....	102,648 94	1,473 29	6 30
Palmer, Anderson & Co.	Portland	March 24, 1884.....	98,000 00	493 85	4 63
Gordon, G. A.	Livermore Falls.....	May 7, 1884.....	12,675 00	277 63	7 78
Dow & Pinkham.....	Portland	May 8, 1884.....	33,500 00	773 75	6 56
Burrill, C. C., & Son.....	Ellsworth	July 6, 1884.....	2,000 00	83 50	83
Total.....	\$262,048 94	\$5,368 29	\$39 07

MAINE STOCK MARINE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK MARINE INSURANCE COMPANIES OF THE STATE OF
MAINE, SHOWING THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1884.**

MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WILLIAM B. SNOW, *Secretary.*

Cash Capital, \$100,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$57,000 00
Stocks and bonds owned by the company, market value.....	81,888 00
Loans secured by collateral.....	29,000 00
Cash in company's principal office.....	\$ 22 88 }
Cash deposited in bank.....	12,978 14 }
Interest due and accrued on stocks and bonds	796 92
Interest due and accrued on collateral loans.....	3,150 00
Gross premiums in due course of collection.....	22,687 08
Bills receivable, not matured, taken for premiums....	23,275 92
Gross assets.....	\$230,298 88

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European & North American R. R. Co. stock, 5 per cent..	\$13,200 00	\$16,238 00
Union Insurance Company (Bangor) stock.....	1,400 00	2,800 00
Bangor & Piscataquis R. R. Co., bonds, 5 per cent ...	2,000 00	2,000 00
Maine Central R. R. Co. bonds, 7 per cent	1,000 00	1,350 00
City of St. Paul bonds, 6 per cent.....	2,500 00	2,750 00
City of Kingman bonds, 6 per cent.....	2,000 00	2,100 00
City of Omaha bonds, 5 per cent.....	4,000 00	4,360 00
City of Brewer bonds, 4 per cent... ..	16,000 00	16,320 00
Wamego Township bonds, 6 per cent.....	1,000 00	1,073 50
Spokane County bonds, 6 per cent.....	2,000 00	2,080 00
Wood county bonds, 5 per cent.....	10,000 00	10,814 50
Webster Paper Company bonds, 6 per cent	3,000 00	3,000 00
Demand note, secured, $4\frac{1}{2}$ per cent... ..	1,500 00	1,500 00
Demand note, secured, $4\frac{1}{2}$ per cent.....	500 00	500 00
Demand note, secured, 5 per cent... ..	5,000 00	5,000 00
Time note, secured, $4\frac{1}{2}$ per cent.....	10,000 00	10,000 00
Total	\$75,100 00	\$81,388 00

LOANS ON COLLATERALS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Maine Central R. R. Co. bonds, 5 per cent.....	\$1,000 00	\$1,020 00	\$1,000 00
United States bonds, 4 per cent.....	2,000 00	2,260 00	2,000 00
Adams Water Works Co. bonds, 5 per cent...	500 00	500 00	500 00
City of St. Paul bonds, 5 per cent.....	1,000 00	1,100 00	500 00
City of Kingman bonds, 6 per cent.....	1,000 00	1,050 00	1,000 00
Katahdin Ice Company, Merchants' Ins. Company, } stock	2,000 00	2,000 00	1,000 00
First National Bank, Bangor, stock	7,000 00	9,000 00	7,000 00
First National Bank, Bangor, stock... \$1,000 { Orono Pulp & Paper Co., stock..... 1,500 }	2,500 00	2,500 00	2,000 00
Van Buren L. & M. Co. stock.....	6,000 00	6,000 00	3,000 00
Camden & Rockland Water Co. stock.. \$1,500 { Rockland Trust Co. stock..... 500 }	2,000 00	2,000 00	1,000 00
Smith Planing Mill Company stock	3,500 00	3,500 00	2,000 00
Lockwood Company stock.....	1,000 00	1,000 00	1,000 00
European & North American R. R. Co. stock,	5,500 00	6,785 00	5,500 00
North National Bank, Rockland, stock.....	500 00	550 00	500 00
Beacon Trust Company, Boston, stock.....	1,000 00	1,000 00	1,000 00
Total	\$36,500 00	\$40,245 00	\$29,000 00

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$27,122 07
Unearned premiums on outstanding risks.....	67,129 86
Total liabilities, except capital and surplus.....	94,252 03
Paid up capital	100,000 00
Surplus beyond capital and other liabilities.....	36,041 80
Gross liabilities, including net surplus....	\$230,293 83

INCOME.

Net cash received for premiums, (marine and inland)	\$103,154 60
Received for interest and dividends on stocks and bonds and all other sources ..	6,007 78
Gross cash income.....	\$109,162 38

EXPENDITURES.

Net amount paid for losses, (marine and inland).....	\$68,929 39
Cash dividends actually paid	6,000 00
Paid for commissions or brokerage	14,648 35
Salaries and other charges of officers, clerks and employes.....	3,550 00
All other expenditures, viz: Expense account.....	2,087 80
Gross cash expenditures.....	\$95,215 44

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1883	\$ 1,633,896	\$ 65,109 10
Written during the year	12,771,498	121,177 78
Total.....	\$14,405,394	\$186,286 88
Expired and terminated	12,472,225	119,156 22
In force at end of the year	\$1,933,169	\$67,130 66

BUSINESS IN MAINE.

Risks written (marine)	\$12,771,498 00
Premiums received	121,177 78
Losses paid	68,029 29

UNION INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President*.E. S. BURR, *Secretary*.

Cash Capital, \$100,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$4,475 00
Interest due and accrued thereon.....	149 36
Stocks and bonds owned by the company, market value	183,982 50
Loans secured by collateral.....	2,125 00
Cash in company's principal office.....	\$ 367 65
Cash deposited in bank.....	43,818 60
Interest due and accrued on stocks and bonds	1,708 75
Interest due and accrued on collateral loans	63 75
Gross premiums in due course of collection	28,023 67
Bills receivable, not matured, taken for premiums.....	47,258 56
Gross assets.....	\$321,922 84

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par Value.	Market Value.
Lockwood Company stock.....	\$ 5,000 00	\$ 5,400 00
European & North American Railroad Company stock...	13,800 00	17,250 00
Trenton Passenger Railroad bonds, 6 per cent.	25,000 00	27,562 50
Stillwater bonds, 5 per cent.....	16,000 00	17,280 00
Bangor bonds, 6 per cent.....	16,000 00	17,120 00
Bangor bonds, 6 per cent.....	7,000 00	8,120 00
Bangor bonds, 7 per cent.....	6,000 00	6,660 00
St Paul. bonds, 7 per cent.....	11,000 00	12,760 00
St. Paul bonds, 5 per cent.....	5,000 00	5,375 00
Bath bonds, 6 per cent.....	4,000 00	4,480 00
Dubuque bonds, 6 per cent.....	5,000 00	5,100 00
Maine Central Railroad Company bonds, 6 per cent	2,000 00	2,160 00
Union Pacific Railroad Company bonds, 6 per cent	2,000 00	2,200 00
Fort Madison bonds, 5 per cent.....	2,000 00	2,120 00
C. N. Nelson Lumber Company bonds, 6 per cent.....	5,000 00	5,050 00
Bangor & Katahdin Iron Works R. R. bonds, 6 per cent...	9,000 00	9,450 00
Sandusky bonds, 5 per cent.....	3,000 00	3,120 00
Bangor & Piscataquis R. R. Extension bonds, 5 per cent .	5,500 00	5,665 00
Galion bonds, 5 per cent	7,000 00	7,850 00
Atchison bonds, 4 per cent.....	26,000 00	18,900 00
Eastern Manufacturing Company bonds, 6 per cent.....	5,000 00	5,160 00
Multnomah Street Railway bonds, 6 per cent	3,000 00	3,300 00
Passenger & Belt Street Railway bonds, 6 per cent.....	3,000 00	3,060 00
Total	\$186,300 00	\$198,982 50

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Lockwook Company stock, 10 shares.....	\$1,000 00	\$1,000 00	\$325 00
Bangor Gas Light Company stock, 12 shares .	1,200 00	1,200 00	500 00
First National Bank, 10 shares.....	1,000 00	1,100 00	1,000 00
Total	\$3,200 00	\$3,380 00	\$3,125 00

LIABILITIES.

Losses unadjusted, including all reported losses	\$24,912 04
Unearned premiums on outstanding risks	93,392 97
All other demands against the company, viz: doubtful notes.....	425 00
Total liabilities, except capital and surplus.....	\$118,730 01
Paid up capital	100,000 00
Surplus beyond capital and other liabilities.....	108,192 83
Gross liabilities, including net surplus.....	\$321,922 84

INCOME.

Net cash received for premiums (marine)	\$182,104 89
Received for interest and dividends on stocks and bonds and all other sources	10,978 85
Gross cash income	\$143,088 24

EXPENDITURES.

Net amount paid for losses (marine)	\$100,472 70
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	10,601 34
Salaries and other charges of officers, clerks and employes	4,680 00
All other expenditures	2,182 80
Gross cash expenditures	\$129,836 84

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$1,195,785 00	\$ 84,127 79
Written during the year	4,201,582 00	154,888 39
Total	\$5,397,367 00	\$239,016 18
Expired and terminated.....	4,117,308 00	145,632 21
In force at end of the year.....	\$1,280,164 00	\$93,392 97

BUSINESS IN MAINE.

Risks written (marine).....	\$4,201,582 00
Premiums received	154,888 39
Losses paid	100,472 70

**STOCK FIRE AND MARINE INSURANCE COMPANIES OF
OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE AND MARINE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1884.**

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President*.

W. H. KING, *Secretary*.

Cash Capital, \$4,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....		\$300,000 00
Loans on bond and mortgage (first liens).....		36,000 00
Interest due and accrued thereon.....		300 45
Stocks and bonds owned by the company, market value.....		9,256,357 00
Loans secured by collateral.....		5,600 60
Cash in company's principal office.....	\$ 1,868 81	718,694 77
Cash deposited in bank.....	716,825 96	
Interest due and accrued on stocks and bonds.....		2,875 32
Interest due and accrued on collateral loans.....		230 00
Gross premiums in due course of collection.....		627,758 82
Gross assets.....		\$10,847,816 36

LIABILITIES.

Losses adjusted and unpaid.....	\$ 99,029 75	
Losses unadjusted, including all reported losses.....	235,261 30	
Losses resisted, including interest, costs and expenses.....	76,842 00	
Gross amount of claims for losses....	\$411,133 14	
Deduct reinsurance and salvage.	24,819 38	
Net amount of unpaid losses and claims.....	\$386,313 76	
Unearned premiums on outstanding risks	3,062,537 85	
All other demands against the company, viz: commissions, etc.....	201,117 48	
Total liabilities, except capital and surplus.....	\$3,649,969 09	
Paid up capital.....	4,000,000 00	
Surplus beyond capital and other liabilities...	3,197,847 27	
Gross liabilities, including net surplus.....	\$10,847,816 36	

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$3,801,815 89	\$164,517 91	\$3,966,333 80
Received for interest on mortgages.....			1,960 00
Received for interest and dividends on stocks and bonds and all other sources.....			475,656 73
Income from all other sources, viz: Rents.....			2,855 14
Gross cash income.....			\$4,446,305 67

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$2,255,485 88	\$130,314 59	\$2,385,810 27
Cash dividends actually paid.....			750,000 00
Paid for commissions or brokerage.....			634,864 73
Salaries and other charges of officers, clerks and employes.....			244,242 25
Paid State, national and local taxes.....			70,588 81
All other expenditures.....			265,376 37
Gross cash expenditures.....			\$4,320,947 43

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums</i>
In force December 31, 1898.....	\$496,802,322	\$6,023,156 08	\$ 2,928,261	\$106,110 88
Written during the year.....	345,448,164	4,445,448 53	62,000,543	253,590 76
Total.....	\$842,251,486	\$10,468,604 56	\$64,928,793	\$359,701 61
Expired and terminated.....	339,288,744	4,253,929 64	61,216,748	255,466 87
In force at end of the year.....	\$502,962,742	\$6,214,674 92	\$3,721,045	\$104,235 27
Deduct amount re-insured.....	32,302,940	396,533 53	-	-
Net amount in force....	\$470,659,802	\$5,818,141 39	\$3,721,045	\$104,235 27

BUSINESS IN MAINE.

Risks written (fire).....	\$6,650,483 00
Premiums received.....	98,210 20
Losses paid.....	76,667 45
Losses incurred.....	78,413 08

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818

FRANCIS PEABODY, *President*.HENRY S. BEAN, *Secretary*

Cash capital, \$300,000.

ASSETS.

Stocks and bonds owned by the company, market value	\$496,750 00
Loans secured by collateral.....	15,000 00
Cash in company's principal office	\$ 1,042 27
Cash deposited in bank	17,479 55
Interest due and accrued on stocks and bonds.....	2,790 73
Interest due and accrued on collateral loans.....	135 00
Gross premiums in due course of collection.....	25,874 15
Gross assets.....	\$562,071 70

LIABILITIES.

Losses adjusted and unpaid	\$11,608 87
Losses unadjusted, including all reported losses.....	20,680 30
Losses resisted, including interest, costs and expenses.....	1,900 00
Gross amount of claims for losses.....	\$34,184 07
Deductible insurance and salvage.....	531 50
Net amount of unpaid losses and claims.....	\$ 33,652 57
Unearned premiums on outstanding risks.....	161,762 38
All other demands against the company, viz: commissions, etc.....	12,125 18
Total liabilities, except capital and surplus.....	207,540 08
Paid up capital	300,000 00
Surplus beyond capital and other liabilities.....	54,531 62
Gross liabilities, including net surplus....	\$562,071 70

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$218,078 20	3,127 98	\$222,206 18
Received for interest and dividends on stocks and bonds and all other sources			22,662 56
Gross cash income.....			\$244,868 74

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$161,130 83	\$423 86	\$161,553 29
Cash dividends actually paid.....			8,916 00
Paid for commissions or brokerage.....			47,345 72
Salaries and other charges of officers, clerks and employes.....			22,784 58
Paid State, National and local taxes.....			7,883 65
All other expenditures, viz: Office rents, Underwriters' Boards and other sundry expenses.....			14,164 88
Gross cash expenditures.....			\$292,598 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$40,784,823	\$472,462 31	\$82,500 00	\$3,412 25
Written during the year.....	24,290,890	278,915 12	5,500 00	223 75
Total	\$65,084,753	\$751,377 43	\$88,000 00	\$3,636 00
Expired and terminated.....	31,088,558	357,471 95	88,000 00	3,636 00
In force at end of the year.....	\$33,996,195	\$393,905 48		
Deduct amount re-insured	3,320,602	43,173 30		
Net amount in force	\$30,675,593	\$350,732 18		

BUSINESS IN MAINE.

Risks written (fire)	\$404,541 00
Premiums received.....	5,635 87
Losses paid.....	5,210 85
Losses incurred.....	5,737 95

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President*.J. H. WORDEN, *Secretary*.

Cash Capital, \$600,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 256,778 98
Loans on bond and mortgage (first liens).....	1,419,896 75
Interest due and accrued thereon.....	23,751 83
Stocks and bonds owned by the company, market value.....	659,495 00
Cash in company's principal office.	\$ 1,991 54
Cash deposited in bank.....	35,488 06
Interest due and accrued on stocks and bonds.....	8,064 16
Gross premiums in due course of collection.....	40,990 06
American Insurance Company's stock owned by the company, market value, \$140,000... ..	70,000 00
All other assets, viz: Rents due and accrued	2,121 41
Gross assets.....	\$2,520,673 79

LIABILITIES.

Losses adjusted and unpaid.....	\$11,965 34
Losses unadjusted, including all reported losses.	33,400 60
Losses resisted, including interest, costs and expenses	5,550 00
Gross amount of claims for losses.....	\$50,919 94
Deduct re-insurance and salvage... ..	2,404 15
Net amount of unpaid losses and claims.....	\$ 48,511 79
Unearned premiums on outstanding risks.....	485,754 59
All other demands against the company, viz: commissions, etc.....	14,773 01
Total liabilities, except capital and surplus.....	\$549,038 39
Paid up capital.....	600,000 00
Surplus beyond capital and other liabilities.. ..	1,301,070 92
Gross liabilities, including net surplus.....	\$3,450,109 31

INCOME.

Net cash received for premiums (fire).....	\$528,863 50
Received for interest on mortgages.....	73,970 29
Received for interest and dividends on stocks and bonds and all other sources.....	33,678 36
Income from all other sources, viz: Rents.....	2,082 51
Gross cash income.....	\$637,604 65

EXPENDITURES.

Net amount paid for losses (fire).....	\$275,682 68
Cash dividends actually paid.....	61,758 00
Paid for commissions or brokerage	98,788 08
Salaries and other charges of officers, clerks and employes	49,725 13
Paid State, national and local taxes.....	22,344 08
All other expenditures, viz: Stationery, agency and miscellaneous expenses.....	31,758 33
Gross cash expenditures.....	\$540,001 30

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$113,413,188	\$1,012,168 39
Written during the year... ..	65,701,713	662,028 61
Total.	\$179,114,851	\$1,674,197 00
Expired and terminated.....	73,400,184	673,623 36
In force at end of the year.....	\$105,714,667	\$1,000,573 64
Deduct amount re-insured.....	3,669,098	40,788 89
Net amount in force.....	\$102,045,569	\$959,784 75

BUSINESS IN MAINE.

Risks written (fire).....	\$268,750 00
Premiums received	2,604 34
Losses paid	1,507 70
Losses incurred	1,507 70

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. CRAM, *President*.JOHN H. ADAMS, *Secretary*.

Cash Capital, \$600,000.

ASSETS.

Real estate owned by the company, unincumbered	\$500,000 00
Loans on bond and mortgage (first liens).....	70,000 00
Stocks and bonds owned by the company, market value.....	775,900 00
Loans secured by collateral.....	101,000 00
Cash in company's principal office	\$ 8,359 56
Cash deposited in bank.....	83,858 18
Gross premiums in due course of collection.....	94,508 37
Gross assets.....	\$1,632,901 06

LIABILITIES.

Losses adjusted and unpaid.....	\$11,384 42
Losses unadjusted, including all reported losses.....	95,239 81
Losses resisted, including interest, costs and expenses.....	31,832 70
Gross amount of claims for losses	\$138,456 93
Deduct re-insurance and salvage.....	7,661 75
Net amount of unpaid losses and claims	\$130,795 18
Unearned premiums on outstanding risks.....	661,692 20
All other demands against the company, viz: commissions, etc	14,175 50
Total liabilities, except capital and surplus.....	\$806,662 88
Paid up capital	600,000 00
Surplus beyond capital and other liabilities.....	226,238 18
Gross liabilities, including net surplus.....	\$1,632,901 06

INCOME.

Net cash received for premiums (fire).....	\$792,958 21
Received for interest and dividends on stocks and bonds and all other sources	52,902 17
Income from all other sources, viz: rents	23,439 18
Gross cash income	\$868,299 56

EXPENDITURES.

Net amount paid for losses (fire) ..	\$482,444 70
Cash dividends actually paid	60,000 00
Paid for commissions or brokerage	120,686 34
Salaries and other charges of officers, clerks and employes.....	62,789 13
Paid State, National and local taxes.....	16,638 36
All other expenditures, viz: postage, express, exchange and all other expenditures.....	26,367 69
Gross cash expenditures	\$842,136 22

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$101,206,693	\$1,234,170 89
Written during the year	72,542,811	973,916 72
Total	\$173,749,504	\$2,208,087 61
Expired and terminated	68,027,635	888,069 50
In force at end of the year.....	\$105,721,869	\$1,320,018 11
Deduct amount re-insured	2,363,628	29,382 43
Net amount in force.....	\$103,358,241	\$1,290,635 68

BUSINESS IN MAINE.

Risks written (fire).	\$216,890 00
Premiums received	3,746 88
Losses paid	3,026 18
Losses incurred	3,026 18

AMERICAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President.*WILLIAM H. CROLIUS, *Secretary.*

Cash Capital, \$400,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$20,500 00
Interest due and accrued thereon.....	210 83
Stocks and bonds owned by the company, market value.....	1,087,386 00
Loans secured by collateral.....	34,000 00
Cash in company's principal office	\$43,358 29 }
Cash deposited in bank.....	1,745 02 }
Interest due and accrued on stocks and bonds.....	13,401 67
Interest due and accrued on collateral loans.....	1,463 50
Gross premiums in due course of collection.....	300,606 92
All other assets, viz: Due from other companies for re-insurance and salvage	2,092 88
Gross assets.....	\$1,504,714 11

LIABILITIES.

Losses adjusted and unpaid	\$36,368 10
Losses unadjusted, including all reported losses.....	56,117 50
Net amount of unpaid losses and claims.	\$125,486 60
Unearned premiums on outstanding risks.....	747,501 84
All other demands against the company, viz: commissions, etc....	77,043 00
Total liabilities, except capital and surplus.....	860,080 54
Paid up capital.....	400,000 00
Surplus beyond capital and other liabilities.....	154,688 57
Gross liabilities, including net surplus.....	\$1,504,714 11

INCOME.

Net cash received for premiums, (fire).....	\$1,479,322 31
Received for interest on mortgages.....	1,085 00
Received for interest and dividends on stocks and bonds and all other sources	51,770 00
Gross cash income.....	\$1,582,078 41

EXPENDITURES.

Net amount paid for losses, (fire)	\$1,018,971 26
Cash dividends actually paid	40,000 00
Paid for commissions or brokerage	237,377 36
Salaries and other charges of officers, clerks and employers	106,611 25
Paid State, National and local taxes	21,400 00
All other expenditures, viz: Rent, patrol, printing, sundries... ..	119,617 50
Gross cash expenditures	\$1,536,938 03

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$153,337,307	\$1,735,574 70
Written during the year	157,742,334	1,819,510 45
Total	\$311,079,641	\$3,555,385 15
Expired and terminated	159,284,486	1,808,012 77
In force at end of the year	\$151,795,148	\$1,747,372 38
Deduct amount re-insured	23,185,833	257,026 44
Net amount in force	\$128,609,315	\$1,490,345 94

BUSINESS IN MAINE.

Risks written, (fire)	\$280,514 00
Premiums received	7,973 95
Losses paid	7,682 17
Losses incurred	7,064 08

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOMAS H. MONTGOMERY, *President.*RICHARD MARIS, *Secretary.*

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 254,104 28
Loans on bond and mortgage (first liens).....	1,123,850 00
Interest due and accrued thereon.....	19,339 56
Stocks and bonds owned by the company, market value.....	795,549 63
Loans secured by collateral.....	23,300 00
Cash in company's principal office	\$11,007 08
Cash deposited in bank.....	77,261 57
Interest due and accrued on collateral loans	173 00
Gross premiums in due course of collection.....	98,459 28
All other assets, viz: Rents.....	7,490 78
Gross assets	\$3,410,375 11

LIABILITIES.

Losses adjusted and unpaid.....	\$ 33,390 78
Losses unadjusted, including all reported losses.....	149,002 06
Losses resisted, including interest, costs and expenses	23,999 45
Net amount of unpaid losses and claims.....	\$206,392 31
Unearned premiums on outstanding risks.....	949,220 62
All other demands against the company, viz: commissions, etc....	573,898 86
Total liabilities, except capital and surplus....	\$1,729,511 79
Paid up capital	500,000 00
Surplus beyond capital and other liabilities.	180,863 32
Gross liabilities, including net surplus.....	\$3,410,375 11

INCOME.

Net cash received for premiums (fire).....	\$1,815,884 02
Received for interest on mortgages	64,611 45
Received for interest and dividends on stocks and bonds and all other sources	45,107 06
Income from all other sources, viz: Rents.....	20,226 62
Gross cash income	\$1,445,429 15

EXPENDITURES.

Net amount paid for losses (fire)	\$1,121,344 13
Cash dividends actually paid.	25,000 00
Paid for commissions or brokerage ..	219,855 73
Salaries and other charges of officers, clerks and employes.....	105,284 00
Net perpetual premiums returned in 1894.....	50 71
Paid State, national and local taxes.....	83,257 01
All other expenditures, viz: Real estate expenses, traveling expenses, printing and stationery, office and agency expenses	108,008 34
Gross cash expenditures.....	\$1,607,494 91

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$213,057,472	\$2,521,051 13
Written during the year.....	129,639,519	1,565,580 80
Total.....	\$341,696,991	\$4,086,661 93
Expired and terminated	177,145,631	1,981,088 74
In force at end of the year.....	\$164,551,360	\$2,105,493 25
Deduct amount re-insured.....	6,361,715	73,417 91
Net amount in force.....	\$158,189,645	\$2,032,075 34
Perpetual risks (not included above), \$23,024,974; premiums on same, \$610,472 20.		

BUSINESS IN MAINE.

Risks written (fire).....	\$370,402 00
Premiums received.....	5,699 10
Losses paid.....	3,371 54
Losses incurred.....	3,371 54

BOSTON MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*THOMAS H. LORD, *Secretary.*

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$ 31,740 78
Loans on bond and mortgage (first liens).....	862,140 00
Interest due and accrued thereon....	4,588 08
Stocks and bonds owned by the company, market value	1,086,341 50
Loans secured by collateral.	33,900 00
Cash deposited in bank.....	445,028 64
Interest due and accrued on stocks and bonds	3,351 87
Gross premiums in due course of collection	143,936 53
Bills receivable, not matured, taken for premiums.....	286,656 47
Gross assets.....	\$2,877,581 87

LIABILITIES.

Losses adjusted and unpaid....	}	\$240,108 00
Losses unadjusted, including all reported losses.....		
Losses resisted, including interest, costs and expenses		
Unearned premiums on outstanding risks.....		384,070 84
Total liabilities, except capital and surplus.....		624,178 84
Paid up capital		1,000,000 00
Surplus beyond capital and other liabilities.....		1,243,408 03
Gross liabilities, including net surplus		\$2,877,581 87

INCOME.

Net cash received for premiums (marine and inland).....	\$1,149,569 77
Received for interest on mortgages	29,085 39
Received for interest and dividends on stocks and bonds and all other sources	58,459 73
Income from all other sources, viz.: Rents	2,710 17
Gross cash income	\$1,239,775 06

EXPENDITURES.

Net amount paid for losses (marine and inland)	\$633,008 11
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	23,471 64
Salaries and other charges of officers, clerks and employes	54,144 40
Paid State, national and local taxes ...	11,692 65
All other expenditures, viz.: rent, advertising and all other office and agency expenses	60,011 45
Gross cash expenditures.....	\$882,328 25

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1883	\$11,148,007	\$ 437,826 80
Written during the year	57,420,067	1,051,558 82
Total.....	\$68,568,074	\$1,489,185 62
Expired and terminated.....	58,391,155	1,078,105 58
In force at end of the year.	\$10,171,919	\$411,080 04
Deduct amount re-insured.....	530,260	17,009 20
Net amount in force.....	\$9,640,659	\$394,070 84

BUSINESS IN MAINE.

Risks written, (marine)....	\$307,892 00
Premiums received.....	7,520 45
Losses paid	3,764 99
Losses incurred	2,588 74

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILLIP BECKER, *President.*OLIVER J. EGGERT, *Secretary.*

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$300,000 00
Loans on bond and mortgage (first liens).....	617,950 00
Interest due and accrued thereon.....	5,073 25
Stocks and bonds owned by the company, market value.....	460,561 03
Loans secured by collateral.....	151,900 00
Cash in company's principal office.....	\$ 2,071 31 }
Cash deposited in bank.....	105,892 85 }
Interest due and accrued on stocks and bonds.....	2,143 75
Interest due and accrued on collateral loans.....	1,062 89
Gross premiums in due course of collection.....	53,912 81
Bills receivable, not matured, taken for premiums.....	2,073 66
All other assets, viz: Rents due and accrued.....	2,518 35
Gross assets.....	\$1,703,489 90

LIABILITIES.

Losses adjusted and unpaid	\$1,739 91
Losses unadjusted, including all reported losses.....	24,305 00
Losses resisted, including interest, costs and expenses.....	4,390 41
Net amount of unpaid losses and claims.....	\$30,435 32
Unearned premiums on outstanding risks.....	370,715 58
All other demands against the company, viz: commissions, etc.....	9,720 74
Total liabilities, except capital and surplus.....	410,861 64
Paid up capital.....	200,000 00
Surplus beyond capital and other liabilities.....	1,092,628 26
Gross liabilities, including net surplus.....	\$1,703,489 90

INCOME.

Net cash received for premiums (fire).....	\$454,338 37
Received for interest on mortgages	32,619 24
Received for interest and dividends on stocks and bonds and all other sources	24,994 67
Income from all other sources, viz: Rents	\$20,280 02 }
Brokerage	2,061 01 }
Gross cash income	\$534,286 31

EXPENDITURES.

Net amount paid for losses (fire)...	\$241,927 62
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	98,365 96
Salaries and other charges of officers, clerks and employes.....	27,867 21
Paid State, National and local taxes.....	8,001 56
All other expenditures, viz: Taxes, expenses on real estate, expense account, traveling expenses, printing and stationery.....	30,542 56
Gross cash expenditures.....	\$441,694 86

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$68,538,312	\$732,696 08
Written during the year.....	46,449,427	542,873 09
Total ..	\$114,987,739	\$1,275,569 12
Expired and terminated.....	47,486,027	536,015 65
In force at end of the year....	\$67,492,712	\$739,553 47
Deduct amount re-insured.....	2,068,283	22,926 11
Net amount in force.....	\$65,424,429	\$716,627 36

BUSINESS IN MAINE.

Risks written, (fire).....	\$572,905 00
Premiums received.....	478 06
Losses paid.....	3,155 20
Losses incurred.....	1,586 20

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, *President*. E. DARWIN JENNISON, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$75,000 00
Loans on bond and mortgage (first liens).....	73,950 00
Interest due and accrued thereon.....	18 00
Stocks and bonds owned by the company, market value	155,140 00
Loans secured by collateral.....	14,050 00
Cash in company's principal office	\$ 1,877 58 }
Cash deposited in bank	28,887 25 }
Interest due and accrued on stocks and bonds	500 00
Gross premiums in due course of collection.....	8,336 91
All other assets, viz: rents due and accrued.....	492 95
Gross assets.....	\$358,182 69

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$19,000 00
Losses resisted, including interest, costs and expenses	1,000 00
Gross amount of claims for losses.....	\$20,000 00
Deduct re-insurance and salvage.....	920 00
Net amount of unpaid losses and claims.....	\$19,080 00
Unearned premiums on outstanding risks.....	88,973 08
All other demands against the company, viz: commissions, etc.....	2,534 89
Total liabilities, except capital and surplus.....	111,387 93
Paid up capital	200,000 00
Surplus beyond capital and other liabilities.....	47,794 77
Gross liabilities, including net surplus.....	\$358,182 69

INCOME.

Net cash received for premiums, (fire).....	\$134,324 77
Received for interest on mortgages.....	4,288 69
Received for interest and dividends on stocks and bonds and all other sources	8,386 95
Income from all other sources, viz: rents	6,479 15
Gross cash income	\$149,449 56

EXPENDITURES.

Net amount paid for losses, (fire).....	\$76,333 02
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage	24,814 92
Salaries and other charges of officers, clerks and employes.....	11,041 94
Paid State, National and local taxes.....	7,394 31
All other expenditures, viz: advertising and printing, traveling, office expenses and building repairs, maps and agency expenses.....	8,075 60
Gross cash expenditures	<u>\$129,579 86</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1903	\$17,751,577	\$196,586 04
Written during the year.....	13,716,731	156,749 29
Total	<u>\$31,468,308</u>	<u>\$352,345 33</u>
Expired and terminated	14,664,104	165,301 68
In force at end of the year.....	<u>\$16,804,204</u>	<u>\$187,043 65</u>
Deduct amount re-insured.....	698,137	6,223 46
Net amount in force.....	<u>\$16,138,067</u>	<u>\$180,820 19</u>

BUSINESS IN MAINE.

Risks written (fire)	\$208,625 00
Premiums received	2,502 31
Losses paid	58 33
Losses incurred	58 33

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1860.

J. D. BROWNE, *President.*CHAS. R. BURT, *Secretary.*

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$128,750 00
Loans on bond and mortgage (first liens).....	807,860 00
Loans on mortgage (first liens) upon which more than one year's interest is due	17,500 00
Stocks and bonds owned by the company, market value	1,567,981 00
Loans secured by collateral.....	7,500 00
Cash in company's principal office	\$ 433 80
Cash deposited in bank.....	214,701 01
Gross premiums in due course of collection.....	225,691 98
Bills receivable, not matured, taken for premiums.....	2,285 00
Gross assets.....	\$2,973,682 79

LIABILITIES.

Losses unadjusted, included all reported losses	\$171,430 00
Losses resisted, including interest, costs and expenses	27,513 00
Gross amount of claims for losses	\$198,943 00
Deduct re-insurance and salvage	4,251 00
Net amount of unpaid losses and claims.....	\$194,692 00
Unearned premiums on outstanding risks.....	1,279,581 10
All other demands against the company, viz: commissions, etc	54,000 00
Total liabilities, except capital and surplus.....	\$1,528,273 10
Paid up capital	1,000,000 00
Surplus beyond capital and other liabilities.....	444,409 69
Gross liabilities, including net surplus. ..	\$2,973,682 79

INCOME.

Net cash received for premiums (fire).....	\$1,666,730 34
Received for interest on mortgages	42,411 78
Received for interest and dividends on stocks and bonds and all other sources	76,452 84
Gross cash income	\$1,785,595 06

EXPENDITURES.

Net amount paid for losses (fire)	\$865,069 48
Cash dividends actually paid	80,000 00
Paid for commissions or brokerage	296,840 34
Salaries and other charges of officers, clerks and employes	130,113 31
Paid State, National and local taxes.....	36,362 87
All other expenditures, viz: general expenses	123,513 94
Gross cash expenditures.....	\$1,621,830 04

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$171,143,074	\$2,251,907 59
Written during the year.....	144,862,485	1,831,246 60
Total.....	\$316,005,559	\$4,183,154 19
Expired and terminated.....	122,378,075	1,652,027 12
In force at end of the year	\$183,632,484	\$2,531,127 07
Deduct amount re-insured	5,490,000	74,950 00
Net amount in force.....	\$188,142,484	\$2,456,177 07

BUSINESS IN MAINE.

Risks written (fire).....	\$2,381,000 00
Premiums received	39,057 15
Losses paid	25,873 72
Losses incurred.....	25,157 72

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1858.

F. C. MOORE, *President*.E. LANNING, *Secretary*.

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$979,001
Loans on bond and mortgage (first liens)	112,635 00
Interest due and accrued thereon.....	2,436 29
Stocks and bonds owned by the company, market value.....	4,610,929 80
Loans secured by collateral	4,000 00
Cash in company's principal office.....	\$ 11,501 34
Cash deposited in bank.....	326,739 94
Interest due and accrued on stocks and bonds.....	93,617 20
Interest due and accrued on collateral loans.....	621 75
Gross premiums in due course of collection.....	329,698 84
Bills receivable, not matured, taken for premiums.....	280,596 10
All other assets, viz: Rents due and accrued.....	3,181 91
Gross assets.	\$6,754,908 72

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$293,124 00
Losses resisted, including interest, costs and expenses.....	45,877 00
Gross amount of claims for losses.....	339,001 00
Deduct re-insurance and salvage.....	4,114 00
Net amount of unpaid losses and claims	\$ 334,887 00
Unearned premiums on outstanding risks.....	3,405,407 79
All other demands against the company, viz: commissions, etc... ..	208,344 67
Total liabilities, except capital and surplus.....	3,948,639 46
Paid up capital.....	1,000,000 00
Surplus beyond capital and other liabilities.	1,811,269 26
Gross liabilities, including net surplus.....	\$6,754,908 72

INCOME.

Net cash received for premiums (fire).....	\$3,197,722 03
Received for interest on mortgages.....	6,654 08
Received for interest and dividends on stocks and bonds and all other sources	242,244 20
Income from all other sources, viz: Rents.....	21,371 71
Gross cash income.....	\$3,467,991 97

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,767,268 02
Cash dividends actually paid	154,109 20
Scrip or certificates of profits redeemed in cash.....	189 26
Paid for commissions or brokerage....	643,638 65
Salaries and other charges of officers, clerks and employees.....	273,880 30
Paid State, National and local taxes.....	58,672 45
All other expenditures, viz: Stationery, printing, advertising, postage, express, traveling expenses, national and local boards, rents, maps, supplies, etc	206,088 58
Gross cash expenditures.....	\$3,108,796 41

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.	\$807,016,976	\$6,029,507 51
Written during the year.....	418,163,990	3,627,330 51
Total.....	\$1,025,180,966	\$9,656,838 02
Expired and terminated	383,218,705	3,123,661 09
In force at end of the year.....	\$631,962,261	\$6,533,176 93
Deduct amount re-insured.....	5,088,339	56,772 17
Net amount in force.....	\$626,873,922	\$6,476,404 76

BUSINESS IN MAINE.

Risks written, (fire).....	\$1,338,099 00
Premiums received.	19,386 82
Losses paid.....	14,756 23
Losses incurred....	14,400 63

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

JAMES E. TILLINGHAST, *Secretary.*

Cash Capital, \$300,000.

ASSETS.

Real estate owned by the company, unincumbered	\$129,900 00
Loans on bond and mortgage (first liens).....	93,050 00
Interest due and accrued thereon.....	627 00
Stocks and bonds owned by the company, market value	285,372 00
Loans secured by collateral.....	800 00
Cash in company's principal office	\$ 2,228 26
Cash deposited in bank.....	17,083 94
Gross premiums in due course of collection	36,378 56
All other assets, viz.: rents due and accrued.....	1,307 00
Gross assets.....	\$566,756 78

LIABILITIES.

Losses adjusted and unpaid	\$ 3,189 00
Losses unadjusted, including all reported losses.....	19,208 00
Losses resisted, including interest, costs and expenses.....	1,575 00
Net amount of unpaid losses and claims	\$23,972 00
Unearned premiums on outstanding risks.....	179,071 87
All other demands against the company, viz.: commissions, etc....	6,525 15
Total liabilities, except capital and surplus.....	\$209,569 02
Paid up capital	300,000 00
Surplus beyond capital and other liabilities.....	56,187 74
Gross liabilities, including net surplus	\$566,756 76

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$248,554 14	\$1,084 36	\$249,638 50
Received for interest on mortgages			5,588 79
Received for interest and dividends on stocks and bonds and all other sources			14,228 80
Income from all other sources, viz.: rents ..	\$6,168 60		3,806 26
Less betterments and repairs	2,362 84		
Gross cash income			\$273,271 85

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$135,685 66	\$185 44	\$135,871 10
Cash dividends actually paid			17,988 50
Paid for commissions or brokerage			47,935 08
Salaries and other charges of officers, clerks and employes.....			22,812 71
Paid State, National and local taxes.....			9,693 24
All other expenditures, viz.: office and agency expenses.....			17,370 70
Gross cash expenditures.....			\$251,581 33

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$31,574,562	\$384,773 39	\$8,463 00	\$ 147 67
Written during the year	24,614,961	296,508 21	144,306 00	1,178 77
Total.....	\$55,989,523	\$681,281 60	\$152,769 00	\$1,326 44
Expired and terminated.....	25,037,043	294,473 83	132,063 00	898 73
In force at end of the year	\$30,952,480	\$386,807 77	\$20,685 00	\$427 71
Deduct amount re-insured	969,292	11,093 88		
Net amount in force.....	\$29,983,188	\$355,713 89	\$20,685 00	\$427 71

BUSINESS IN MAINE.

Risks written (fire)	\$300,678 00
Premiums received	3,861 95
Losses paid	257 66
Losses incurred	257 66

FIRE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1830. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President*.BENJ. T. HERKNESS, *Secretary*.

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 177,900 00
Loans on bond and mortgage (first liens).....	1,810,096 60
Loans on mortgage (first liens) upon which more than one year's interest is due.....	33,750 00
Interest due and accrued thereon.....	38,919 00
Stocks and bonds owned by the company, market value.....	2,263,594 50
Loans secured by collateral.....	101,450 00
Cash in company's principal office	\$ 7,014 76 }
Cash deposited in bank.....	237,245 78 }
Interest due and accrued on stocks and bonds	92,176 51
Interest due and accrued on collateral loans	294 11
Gross premiums in due course of collection.....	487,012 51
All other assets, viz: Due from other companies for re-insurance on losses paid, \$6,894 81; salvage, \$1,706 76.....	8,601 57
Gross assets.....	\$5,191,055 34

LIABILITIES.

Losses adjusted and unpaid.....	\$136,363 82
Losses unadjusted, including all reported losses.....	120,113 38
Losses resisted, including interest, costs and expenses.....	26,303 43
Gross amount of claims for losses	\$282,800 63
Deduct re-insurance and salvage.....	10,977 26
Net amount of unpaid losses and claims.....	\$271,823 37
Unearned premiums on outstanding risks.....	1,704,910 48
All other demands against the company, viz: commissions, etc....	2,088,249 41
Total liabilities, except capital and surplus	\$4,064,983 26
Paid up capital	500,000 00
Surplus beyond capital and other liabilities.....	626,072 08
Gross liabilities, including net surplus.....	\$5,191,055 34

INCOME.

Net cash received for premiums (fire)	\$2,254,502 64
Received for interest on mortgages	103,068 99
Received for interest and dividends on stocks and bonds and all other sources	122,592 22
Income from all other sources, viz: Rents, \$3,086 58; miscellaneous, \$39 50.....	3,126 08
Gross cash income.....	\$2,483,279 93

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,412,376 18
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	453,008 07
Salaries and other charges of officers, clerks and employes.....	277,716 18
Paid State, national and local taxes.....	50,032 31
All other expenditures, viz: miscellaneous expenses	1,000 66
Gross cash expenditures.....	\$2,394,133 40

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$255,894,626	\$3,239,104 11
Written during the year.....	268,902,611	2,794,321 37
Total.....	\$524,797,237	\$6,033,425 48
Expired and terminated.....	207,694,823	2,589,392 43
In force at end of the year.....	\$317,102,414	\$3,434,033 05
Deduct amount re-insured.....	10,099,045	123,877 34
Net amount in force	\$507,003,369	\$3,310,155 71
Perpetual risks (not included above), \$88,244,278; premiums on same, \$2,064,812 51		

BUSINESS IN MAINE.

Risks written (fire).....	\$2,140,326 00
Premiums received.	36,142 75
Losses paid.....	29,358 53
Losses incurred.....	27,542 08

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

D. J. STAPLES, *President.*BERNARD FAYMONVILLE, *Secretary,*

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$428,700 00
Loans on bond and mortgage (first liens)	394,275 00
Interest due and accrued thereon.....	8,700 68
Stocks and bonds owned the company, market value.....	1,563,505 00
Loan secured by collateral	183,971 65
Cash in company's principal offices.....	\$ 8,884 57
Cash deposited in bank.....	236,499 84
Interest due and accrued on stocks and bonds	6,287 87
Interest due and accrued on collateral loans ..	2,068 33
Gross premiums in due course of collection.....	340,250 92
Bills receivable, not matured, taken for premiums.....	51,274 57
All other assets.....	21,424 73
Gross assets.....	\$3,240,861 14

LIABILITIES.

Losses adjusted and unpaid	\$ 30,681 02
Losses unadjusted, including all reported losses.....	117,965 29
Losses resisted, including interest, costs and expenses.....	17,708 20
Gross amount of claims for losses	\$166,394 51
Deduct re-insurance and salvage.....	30,194 18
Net amount of unpaid losses and claims.	\$ 136,200 33
Unearned premiums on outstanding risks.....	1,222,399 43
All other demands against the company, viz: commissions, etc.....	36,083 58
Total liabilities, except capital and surplus.....	1,394,583 33
Paid up capital	1,000,000 00
Surplus beyond capital and other liabilities.....	846,267 81
Gross liabilities, including net surplus.....	\$3,240,861 14

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,580,250 49	\$188,568 77	\$1,768,819 26
Received for interest on mortgages			25,145 78
Received for interest and dividends on stocks and bonds and all other sources			106,235 86
Income from all other sources, viz: rents .			18,050 14
Gross cash income.....			\$1,918,250 54

STOCK FIRE AND MARINE

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.	\$886,169 77	\$104,154 18	\$1,000,323 95
Cash dividends actually paid			120,000 00
Paid for commissions or brokerage			239,402 21
Salaries and other charges of officers, clerks and employes			171,141 52
Paid State, National and local taxes.....			31,714 25
All other expenditures			152,701 04
Gross cash expenditures.....			\$1,715,282 97

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$182,254,532	\$2,397,797 97	\$3,622,321	\$169,448 30
Written during the year.....	177,872,015	2,196,657 53	82,170,090	328,623 60
Total	\$360,126,547	\$4,594,455 50	\$35,792,311	\$498,071 90
Expired and terminated.....	160,495,215	2,007,454 30	81,971,395	348,496 38
In force at end of the year.....	\$199,631,332	\$2,587,001 20	\$3,820,916	\$149,575 52
Deduct amount re-insured.....	19,667,888	301,559 91	1,375,787	55,237 20
Net amount in force.....	\$179,963,444	\$2,285,441 29	\$2,445,129	\$94,338 32

BUSINESS IN MAINE.

Risks written (fire).....	\$1,065,542 98
Premiums received	15,368 17
Losses paid	10,530 55
Losses incurred... ..	11,082 81

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1869.

CHAS. B. PRATT, *President*.GEO. A. PARK, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$ 550 00
Loans on bond and mortgage (first liens)	171,949 12
Loans on mortgage (first liens) upon which more than one year's interest is due	8,444 50
Interest due and accrued thereon	3,259 04
Stocks and bonds owned by the company, market value	81,104 25
Cash in company's principal office	\$ 2,229 76
Cash deposited in bank	16,742 59
Interest due and accrued on stocks and bonds	487 00
Gross premiums in due course of collection	29,383 48
All other assets, viz: note of \$400 (secured); due from R. James Totman's Fire Insurance Agency, \$1,750	2,150 00
Gross assets	\$316,299 74

LIABILITIES.

Losses adjusted and unpaid	\$5,500 88
Losses unadjusted, including all reported losses	7,823 88
Losses resisted, including interest, costs and expenses	800 00
Gross amount of claims for losses	\$14,124 86
Deduct re-insurance and salvage	227 88
Net amount of unpaid losses and claims	\$13,896 88
Unearned premiums on outstanding risks	93,887 16
All other demands against the company, viz: commissions, etc	4,407 51
Total liabilities, except capital and surplus	\$112,141 60
Paid up capital	200,000 00
Surplus beyond capital and other liabilities	4,158 14
Gross liabilities, including net surplus	\$316,299 74

INCOME.

Net cash received for premiums (fire)	\$157,290 14
Received for interest on mortgages	8,193 80
Received for interest and dividends on stocks and bonds and all other sources	5,030 84
Income from all other sources, viz: W. & N. R. R., \$2,700; R. J. Totman Fire Insurance Agency, \$2,500; commission, etc	5,200 00
Gross cash income	\$175,714 78

EXPENDITURES.

Net amount paid for losses (fire)	\$123,021 88
Paid for commissions or brokerage	39,454 85
Salaries and other charges of officers, clerks and employes.....	8,692 00
Paid State, National and local taxes.....	2,839 92
All other expenditures, viz: general expenses, advertising, etc	* 9,884 21
Gross cash expenditures.....	\$183,892 86

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$15,701,305	\$196,026 91
Written during the year	13,738,985	190,506 98
Total.....	\$29,439,390	\$386,622 89
Expired and terminated.....	13,906,474	196,959 74
In force at end of the year	\$15,452,916	\$190,663 15
Deduct amount re-insured	500,346	6,622 21
Net amount in force.....	\$14,972,570	\$184,040 94

BUSINESS IN MAINE.

Risks written (fire)	\$765,272 00
Premiums received	12,101 23
Losses paid	10,843 59
Losses incurred	8,256 67

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1822. COMMENCED BUSINESS IN 1822.

JAMES W. McALLISTER, *President*.EZRA T. CRESSON, *Secretary*.

Cash Capital, \$400,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$285,000 00
Loans on bond and mortgage (first liens).....	250,608 00
Interest due and accrued thereon.....	3,759 12
Stocks and bonds owned by the company, market value.....	2,316,650 75
Loans secured by collateral.....	152,500 00
Cash in company's principal office.....	\$3,833 14
Cash deposited in bank.....	102,736 41
Interest due and accrued on collateral loans....	567 34
Gross premiums in due course of collection.....	71,083 40
Gross assets.....	\$3,186,847 16

LIABILITIES.

Losses adjusted and unpaid.....	\$12,228 91
Losses unadjusted, including all reported losses.....	14,118 00
Losses resisted, including interest, costs and expenses.	2,400 00
Gross amount of claims for losses.....	28,746 91
Deduct re-insurance and salvage.....	2,181 58
Net amount of unpaid losses and claims.	\$ 26,565 33
Unearned premiums on outstanding risks.....	477,446 56
All other demands against the company, viz: commissions, etc.....	1,225,599 20
Total liabilities, except capital and surplus.....	1,732,611 09
Paid up capital.	400,000 00
Surplus beyond capital and other liabilities.....	1,054,238 07
Gross liabilities, including net surplus.....	\$3,186,847 16

INCOME.

Net cash received for premiums, (fire).....	\$513,667 07
Received for interest on mortgages.....	16,615 78
Received for interest and dividends on stocks and bonds and all other sources.....	124,746 22
Income from all other sources, viz: Rents, \$8,497.77; policy and transfer fees, \$1,502; surveys, \$123; home commissions, \$721.98	10,844 75
Gross cash income.....	\$665,273 82

EXPENDITURES.

Net amount paid for losses, (fire).....	\$266,136 09
Cash dividends actually paid.....	90,060 00
Paid for commissions or brokerage.....	94,304 11
Salaries and other charges of officers, clerks and employes.....	37,550 00
Paid State, National and local taxes.....	21,059 19
All other expenditures, viz: Agency expenses, loss expenses, repairs to real estate, incidental expenses.....	88,859 68
Gross cash expenditures.....	\$597,969 07

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$84,431,158	\$949,185 52
Written during the year.....	51,068,449	619,019 35
Total.....	\$135,499,607	\$1,568,154 87
Expired and terminated.....	51,646,348	598,411 98
In force at end of the year.....	\$83,853,259	\$969,742 89
Deduct amount re-insured.....	3,292,447	37,694 57
Net amount in force.	\$80,560,812	\$932,048 32

BUSINESS IN MAINE.

Risks written, (fire)....	\$469,895 00
Premiums received.....	6,311 64
Losses paid.....	6,704 39
Losses incurred. ..	5,503 72

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President*.WILLIAM L. NEWELL, *Secretary*.

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 25,000 00
Stocks and bonds owned by the company, market value.....	5,436,050 00
Cash in company's principal office.....	\$ 2,885 82
Cash deposited in bank.....	437,366 00
Interest due and accrued on stocks and bonds.....	6,100 00
Gross premiums in due course of collection.....	332,697 01
Gross assets.....	\$6,240,098 83

LIABILITIES.

Losses adjusted and unpaid.....	\$106,374 42
Losses unadjusted, including all reported losses.....	374,243 08
Losses resisted, including interest, costs and expenses.....	35,171 03
Gross amount of claims for losses.....	\$514,788 46
Deduct re-insurance and salvage.....	8,481 00
Net amount of unpaid losses and claims.....	\$ 506,307 48
Unearned premiums on outstanding risks.....	2,797,505 54
All other demands against the company, viz: commissions, etc.....	79,910 52
Total liabilities, except capital and surplus.....	3,383,723 54
Paid up capital.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,856,375 29
Gross liabilities, including net surplus.....	\$6,240,098 83

INCOME.

Net cash received for premiums (fire).....	\$3,154,960 40
Received for interest and dividends on stocks and bonds and all other sources.....	241,224 69
Gross cash income.....	\$3,396,185 09

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,903,907 96
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	459,189 70
Salaries and other charges of officers, clerks and employes.....	287,350 34
Paid State, national and local taxes.....	73,627 85
All other expenditures, viz: Rent, stationery, advertising, traveling expenses, general agents, etc.	218,879 94
Gross cash expenditures.....	\$3,142,255 81

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$555,665,302	\$5,388,630 26
Written during the year.. ..	399,339,611	4,290,562 95
Total.....	\$955,004,913	\$9,679,193 21
Expired and terminated.	371,637,689	3,999,939 52
In force at end of the year.....	\$583,367,224	\$5,679,253 69
Deduct amount re-insured.....	15,382,017	169,520 51
Net amount in force.....	\$567,985,207	\$5,509,733 18

BUSINESS IN MAINE.

Risks written (fire)	\$2,294,712 00
Premiums received.....	27,085 68
Losses paid.....	14,537 17
Losses incurred	13,675 94

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HUGO SCHUMANN, *President*.CHARLES RUYPHAVER, *Secretary*.

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....		\$454,976 41
Loans on bond and mortgage (first liens).....		270,000 00
Interest due and accrued thereon.....		5,084 37
Stocks and bonds owned by the company, market value.....		2,431,975 94
Loans secured by collateral.....		2,600 00
Cash in company's principal office.....	\$ 2,521 04	63,013 78
Cash deposited in bank.....	60,492 74	
Interest due and accrued on collateral loans		65 00
Gross premiums in due course of collection.....		192,020 34
All other assets, viz: rents due and accrued, cash in hands of department managers.....		12,104 48
Gross assets.....		\$3,431,840 32

LIABILITIES.

Losses adjusted and unpaid.....	\$34,636 78	
Losses unadjusted, including all reported losses.....	23,611 11	
Losses resisted, including interest, costs and expenses.....	22,069 50	
Gross amount of claims for losses.....	\$85,347 39	
Deduct reinsurance and salvage.....	18,399 56	
Net amount of unpaid losses and claims.....		\$66,947 84
Unearned premiums on outstanding risks		1,179,716 70
All other demands against the company, viz: commissions, etc.....		29,746 24
Total liabilities, except capital and surplus.....		1,276,410 78
Paid up capital.....		1,000,000 00
Surplus beyond capital and other liabilities.....		1,155,429 54
Gross liabilities, including net surplus.....		\$3,431,840 32

INCOME.

Net cash received for premiums (fire).....	\$1,120,021 16
Received for interest on mortgages	11,040 83
Received for interest and dividends on stocks and bonds and all other sources.....	112,920 19
Gross cash income.....	\$1,243,962 18

EXPENDITURES.

Net amount paid for losses (fire).....	\$530,616 58
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	184,682 10
Salaries and other charges of officers, clerks and employes.....	132,920 77
Paid State, National and local taxes.....	24,783 91
All other expenditures, viz: advertising, agency office expenses, fire patrol, stationery, traveling, printing, rents and board expenses	68,049 54
Gross cash expenditures.....	\$1,046,052 90

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$287,696,729	\$2,444,568 37
Written during the year	183,534,109	1,568,430 52
Total	\$471,229,838	\$4,012,998 89
Expired and terminated ..	175,668,069	1,504,611 13
In force at end of the year.....	\$295,561,739	\$2,508,387 76
Deduct amount re-insured.....	22,720,589	240,628 82
Net amount in force.....	\$272,841,150	\$2,267,758 94

BUSINESS IN MAINE.

Risks written (fire).....	\$478,503 00
Premiums received	6,830 57
Losses paid	4,705 01
Losses incurred	4,456 88

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*ALFRED F. HOWARD, *Secretary.*

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$ 8,700 00
Loans on bond and mortgage (first liens)	51,480 00
Interest due and accrued thereon	817 53
Stocks and bonds owned by the company, market value	263,461 00
Loans secured by collateral	4,000 00
Cash in company's principal office	\$ 1,957 09
Cash deposited in bank	22,736 74
Interest due and accrued on stocks and bonds	1,910 13
Interest due and accrued on collateral loans	138 67
Gross premiums in due course of collection	65,486 13
Gross assets	\$420,697 27

LIABILITIES.

Losses adjusted and unpaid	\$32,247 10
Losses unadjusted, including all reported losses	11,842 00
Losses resisted, including interest, costs and expenses	4,500 00
Gross amount of claims for losses	\$38,569 10
Deduct re-insurance and salvage	14,404 16
Net amount of unpaid losses and claims	\$ 24,164 94
Unearned premiums on outstanding risks	158,734 15
All other demands against the company, viz: commissions, etc	11,592 13
Total liabilities, except capital and surplus	194,511 23
Paid up capital	200,000 00
Surplus beyond capital and other liabilities	26,186 05
Gross liabilities, including net surplus	\$420,697 27

INCOME.

Net cash received for premiums, (fire)	\$225,785 81
Received for interest on mortgages	3,186 93
Received for interest and dividends on stocks and bonds and all other sources	13,077 60
Gross cash income	\$242,062 34

EXPENDITURES.

Net amount paid for losses, (fire).....	\$257,855 01
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage	43,885 47
Salaries and other charges of officers, clerks and employes	10,860 00
Paid State, National and local taxes	8,868 47
All other expenditures, viz: office rents, maps and incidentals	26,355 41
Gross cash expenditures	\$359,874 36

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$60,803,868	\$744,902 31
Written during the year.....	36,000,089	467,650 76
Total	\$96,803,957	\$1,212,453 07
Expired and terminated.....	58,196,756	754,123 24
In force at end of the year	\$38,607,201	\$458,329 83
Deduct amount re-insured.....	12,737,913	152,918 89
Net amount in force.....	\$25,869,288	\$305,410 94

BUSINESS IN MAINE.

Risks written, (fire).....	\$5,817,860 00
Premiums received.....	83,291 13
Losses paid	55,914 20
Losses incurred	55,088 35

GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

MASON A. STONE, *President.*NICHOLAS W. MESEROLE, *Secretary.*

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$200,000 00
Loans on bond and mortgage (first liens)	4,600 00
Stocks and bonds owned by the company, market value	879,328 75
Loans secured by collateral.....	1,000 00
Cash in company's principal office	\$17,696 34
Cash deposited in bank	23,092 29
Interest due and accrued on stocks and bonds.....	437 50
Interest due and accrued on collateral loans.....	30 00
Gross premiums in due course of collection.....	163,542 18
Bills receivable, not matured, taken for premiums.....	23,302 80
Gross assets.....	\$1,815,029 86

LIABILITIES.

Losses adjusted and unpaid	\$ 22,015 92
Losses unadjusted, including all reported losses.....	163,504 83
Losses resisted, including interest, costs and expenses.....	40,265 89
Gross amount of claims for losses.....	\$225,786 74
Deduct re-insurance and salvage.....	6,856 01
Net amount of unpaid losses and claims.....	\$218,930 73
Unearned premiums on outstanding risks.....	783,960 21
All other demands against the company, viz: commissions, etc.....	31,081 50
Total liabilities, except capital and surplus.....	963,912 44
Paid up capital	200,000 00
Surplus beyond capital and other liabilities.....	181,117 43
Gross liabilities, including net surplus....	\$1,815,029 86

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$979,780 10	\$152,402 37
Received for interest on mortgages.....		276 00
Received for interest and dividends on stocks and bonds and all other sources		43,582 51
Income from all other sources, viz: rents		17,273 28
Gross cash income.....		\$1,193,264 26

STOCK FIRE AND MARINE

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$697,517 93	\$96,306 66	\$793,824 59
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage			224,877 28
Salaries and other charges of officers, clerks and employes			93,869 30
Paid State, National and local taxes.....			14,453 07
All other expenditures.....			74,862 40
Gross cash expenditures.....			<u>\$1,221,886 64</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$250,424,860	\$1,488,755 49	\$2,062,234 00	\$55,616 01
Written during the year.....	161,792,353	1,208,022 35	40,175,651 00	172,901 52
Total	<u>\$412,217,213</u>	<u>\$2,696,777 84</u>	<u>\$42,237,885 00</u>	<u>\$228,517 53</u>
Expired and terminated.....	163,284,305	1,184,241 11	40,377,740 00	168,182 86
In force at end of the year	<u>\$248,932,908</u>	<u>\$1,512,536 73</u>	<u>\$1,860,145 00</u>	<u>\$60,334 67</u>
Deduct amount re-insured	17,367,036	96,554 00	75,000 00	2,291 52
Net amount in force ...	<u>\$231,565,872</u>	<u>\$1,415,982 73</u>	<u>\$1,785,145 00</u>	<u>\$58,043 15</u>

BUSINESS IN MAINE.

Risks written (fire)	\$322,251 10
Premiums received.....	4,123 67
Losses paid.....	6,926 51
Losses incurred.....	3,882 16

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President*.CHARLES L. ROE, *Secretary*.

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$450,000 00
Loans on bond and mortgage (first liens).....	23,000 00
Interest due and accrued thereon.....	96 66
Stocks and bonds owned by the company, market value	1,461,158 75
Cash in company's principal office	\$60,387 11 }
Cash deposited in bank	77,562 94 }
Interest due and accrued on stocks and bonds	11,799 00
Gross premiums in due course of collection.....	161,370 08
All other assets, viz: due from other companies for re-insurance on losses already paid.....	88 19
Gross assets.....	\$2,245,352 68

LIABILITIES.

Losses adjusted and unpaid.....	\$85,795 61
Losses unadjusted, including all reported losses.....	73,561 05
Losses resisted, including interest, costs and expenses	33,386 80
Gross amount of claims for losses.....	\$192,743 46
Deduct re-insurance and salvage.....	30,166 68
Net amount of unpaid losses and claims.....	\$162,576 78
Unearned premiums on outstanding risks.....	844,974 83
All other demands against the company, viz: commissions, etc.....	27,654 93
Total liabilities, except capital and surplus.....	1,135,206 53
Paid up capital	1,000,000 00
Surplus beyond capital and other liabilities.....	110,146 15
Gross liabilities, including net surplus.....	\$2,245,352 68

INCOME.

Net cash received for premiums, (fire).....	\$1,338,047 35
Received for interest on mortgages.....	1,160 00
Received for interest and dividends on stocks and bonds and all other sources	67,391 44
Income from all other sources, viz: rents, \$8,052.44; profit and loss, \$44.12	8,096 86
Gross cash income	\$1,414,695 65

EXPENDITURES.

Net amount paid for losses, (fire).....	\$587,416 35
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	235,771 55
Salaries and other charges of officers, clerks and employes.....	131,147 62
Paid State, National and local taxes.....	30,550 75
All other expenditures.....	156,778 00
Gross cash expenditures	<u>\$1,251,664 27</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$188,812,620	\$1,512,407 44
Written during the year.....	143,614,037	1,634,825 70
Total	<u>\$332,426,657</u>	<u>\$3,197,233 14</u>
Expired and terminated	138,921,224	993,007 04
In force at end of the year.....	<u>\$193,505,433</u>	<u>\$2,204,226 10</u>
Deduct amount re-insured.....	33,804,299	435,987 35
Net amount in force.....	<u>\$159,701,134</u>	<u>\$1,768,238 75</u>

BUSINESS IN MAINE.

Risks written (fire)	\$1,742,457 16
Premiums received	28,808 77
Losses paid	16,897 06
Losses incurred	13,650 81

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President*.P. C. ROYCE, *Secretary*.

Cash Capital, \$1,250,000.

ASSETS.

Real estate owned by the company, unincumbered	\$366,575 60
Loans on bond and mortgage (first liens)	1,488,000 00
Interest due and accrued thereon	25,442 49
Stocks and bonds owned by the company, market value	4,713,868 66
Loans secured by collateral	10,000 00
Cash in company's principal office	\$ 7,484 01
Cash deposited in bank	1,047,516 56
Gross premiums in due course of collection	969,024 82
All other assets, viz: rents due and accrued, \$1,565.48; State tax due from non-resident stockholders, \$18,278	19,873 48
Gross assets	\$8,645,735 62

LIABILITIES.

Losses adjusted and unpaid	\$182,840 32
Losses unadjusted, including all reported losses	337,420 41
Losses resisted, including interest, costs and expenses	63,969 27
Net amount of unpaid losses and claims	\$ 584,250 00
Unearned premiums on outstanding risks	4,239,898 75
All other demands against the company, viz: commissions, etc.	71,250 00
Total liabilities, except capital and surplus	4,895,388 75
Paid up capital	1,250,000 00
Surplus beyond capital and other liabilities.	2,500,946 87
Gross liabilities, including net surplus	\$8,645,735 62

INCOME.

Net cash received for premiums (fire)	\$5,690,333 68
Received for interest on mortgages	71,141 78
Received for interest and dividends on stocks and bonds and all other sources	237,073 70
Income from all other sources, viz: rents	8,063 21
Gross cash income	\$6,006,487 37

EXPENDITURES.

Net amount paid for losses (fire)	\$2,783,297 20
Cash dividends actually paid.	300,000 00
Paid for commissions or brokerage ..	928,234 20
Salaries and other charges of officers, clerks and employes.....	348,443 44
Paid State, National and local taxes	78,159 99
All other expenditures, viz: printing, advertising, traveling and general expenses	536,523 94
Gross cash expenditures.....	\$4,974,658 59

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893 .	\$520,743,851	\$6,151,502 42
Written during the year.....	545,262,979	6,819,224 67
Total.....	\$1,066,006,830	\$12,970,727 09
Expired and terminated	356,875,044	4,308,846 09
In force at end of the year.....	\$709,131,786	\$8,661,881 00
Deduct amount re-insured.....	29,994,900	455,287 36
Net amount in force.....	\$679,136,886	\$8,206,593 64

BUSINESS IN MAINE.

Risks written (fire).....	\$3,854,164 00
Premiums received.....	59,996 50
Losses paid.....	41,676 15
Losses incurred.....	42,389 69

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

DANIEL A. HEALD, *President*.THOMAS B. GREENE, *Secretary*.

Cash Capital, \$3,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$1,666,572 17
Loans on bond and mortgage (first liens).....	508,968 50
Loans on mortgage (first liens,) upon which more than one year's interest is due ..	10,925 84
Interest due and accrued thereon.....	11,289 34
Stocks and bonds owned by the company, market value.....	5,886,397 44
Loans secured by collateral.....	125,100 00
Cash in company's principal office	{ 410,495 19
Cash deposited in bank	{
Interest due and accrued on stocks and bonds.....	34,049 07
Interest due and accrued on collateral loans	1,185 81
Gross premiums in due course of collection.....	499,215 22
Bills receivable, not matured, taken for premiums	5,637 96
Gross assets.....	\$9,159,836 54

LIABILITIES.

Losses adjusted and unpaid.....	\$ 95,298 79
Losses unadjusted, including all reported losses.....	584,005 98
Losses resisted, including interest, costs and expenses.....	58,684 29
Gross amount of claims for losses	\$737,989 06
Deduct re-insurance and salvage... ..	169,737 00
Net amount of unpaid losses and claims	\$568,252 06
Unearned premiums on outstanding risks.....	4,369,289 00
All other demands against the company, viz: commissions, etc	151,867 70
Total liabilities, except capital and surplus.....	5,089,408 76
Paid up capital	3,000,000 00
Surplus beyond capital and other liabilities.....	1,070,427 78
Gross liabilities, including net surplus.....	\$9,159,836 54

INCOME.

	Fire.	Marine and Inland.	
Net cash received for premiums	\$4,622,984 00	\$183,595 15	\$4,806,579 24
Received for interest on mortgages			40,104 04
Received for interest and dividends on stocks and bonds and all other sources			244,810 27
Income from all other sources, viz: rents			106,853 04
Gross cash income			\$5,200,346 59

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$2,918,242 73	\$76,363 00	\$2,994,606 73
Cash dividends actually paid			299,550 00
Paid for commissions or brokerage			845,133 43
Salaries and other charges of officers, clerks and employes.....			400,010 85
Paid State, National and local taxes.....			97,230 15
All other expenditures, viz: advertising, postage, stationery, travel- ing expenses, etc.....			376,926 23
Gross cash expenditures			\$5,013,456 38

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$937,013,865	\$9,179,368 00	\$ 6,182,740	\$158,258 00
Written during the year.....	612,615,895	5,835,259 85	65,728,324	246,481 31
Total.....	\$1,549,629,760	\$15,014,627 85	\$69,911,064	\$104,740 31
Expired and terminated.....	628,623,096	5,922,674 85	62,689,086	221,709 31
In force at end of the year.....	\$921,006,704	\$9,091,953 00	\$7,221,978	\$183,031 00
Deduct amount re-insured.	100,258,528	613,759 00	1,258,775	28,425 00
Net amount in force... ..	\$820,748,178	\$8,478,194 00	\$5,963,203	\$154,606 00

BUSINESS IN MAINE.

Risks written (fire).	\$7,326,519 00
Premiums received	87,821 01
Losses paid	90,032 74
Losses incurred	89,735 56

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA..

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President*.GREVILLE E. FRYER, *Secretary*.

Cash Capital, \$3,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 346,804 00
Loans on bond and mortgage (first liens).....	2,578,883 76
Loans on mortgage upon which more than one year's interest is due ..	48,000 00
Interest due and accrued thereon.....	37,088 60
Stocks and bonds owned by the company, market value.....	4,646,558 08
Loans secured by collateral....	18,550 00
Cash deposited in bank.....	815,497 04
Gross premiums in due course of collection.....	912,670 26
Bills receivable, not matured, taken for premiums.....	64,213 49
All other assets, viz: book debts due company, \$82,054.34; due from other companies for re-insurance, \$12,280.35.....	94,334 69
Gross assets.....	\$9,562,599 92

LIABILITIES.

Losses adjusted and unpaid.....	\$109,681 91
Losses unadjusted, including all reported losses.	413,413 09
Losses resisted, including interest, costs and expenses	30,761 09
Gross amount of claims for losses.....	\$553,856 09
Deduct re-insurance and salvage.....	180,961 75
Net amount of unpaid losses and claims.....	\$ 372,894 34
Unearned premiums on outstanding risks.....	3,085,589 14
All other demands against the company, viz: commissions, etc.....	859,837 34
Total liabilities, except capital and surplus.....	4,318,330 82
Paid up capital.....	3,000,000 00
Surplus beyond capital and other liabilities.....	2,244,269 10
Gross liabilities, including net surplus.....	\$9,562,599 92

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$3,569,147 19	\$1,969,341 38	\$5,438,488 57
Received for interest on mortgages.....			160,096 01
Received for interest and dividends on stocks and bonds and all other sources.....			230,490 23
Income from all other sources, viz: net perpetual deposits			1,363 85
Gross cash income.....			\$5,830,438 65

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$2,227,157 88	\$1,512,042 73	\$3,739,200 61
Cash dividends actually paid.....			360,000 00
Paid for commissions or brokerage			877,016 76
Salaries and other charges of officers, clerks and employes			267,346 38
Paid State, National and local taxes.....			113,085 33
All other expenditures, viz: advertising, postage, stationery, travel- ing expenses.....			328,026 72
Gross cash expenditures.....			\$5,684,655 80.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$602,298,378	\$5,635,275 60	\$ 16,539,000	\$ 338,809 18
Written during the year...	548,845,497	4,399,097 15	393,886,542	2,504,750 66
Total	\$1,151,143,875	\$10,034,372 75	\$410,425,542	\$2,843,619 84
Expired and terminated.....	551,470,191	4,378,688 78	388,761,632	2,476,502 31
In force at end of the year.....	\$599,673,684	\$5,655,683 97	-	-
Deduct amount re-insured.....	17,675,663	170,085 11	-	-
Net amount in force.....	\$581,998,021	\$5,485,598 86	\$21,663,710	\$367,117 53
Perpetual risks (not included above) \$33,519,356.82; premiums on same, \$848,329.35.				

BUSINESS IN MAINE.

Risks written (fire).....	\$3,865,131 00
Premiums received	64,595 68
Losses paid	39,783 06
Losses incurred	39,605 11

**INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA,
PHILADELPHA, PA.**

—
INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

—
Cash Capital, \$200,000.

—
ASSETS.

Real estate owned by the company, unincumbered.....	\$325,531 77
Loans on bond and mortgage (first liens).....	74,250 00
Interest due and accrued thereon.....	1,974 91
Stocks and bonds owned by the company, market value.....	190,018 33
Cash in company's principal office.....	\$ 930 55 }
Cash deposited in bank.....	67,850 55 }
Interest due and accrued on stocks and bonds.	250 00
Gross premiums in due course of collection.....	44,306 64
Bills receivable, not matured, taken for premiums.....	1,963 25
All other assets	31,884 63
Gross assets.....	<u>\$738,912 63</u>

LIABILITIES.

Losses adjusted and unpaid	\$ 7,859 69
Losses unadjusted, including all reported losses.....	27,373 31
Net amount of unpaid losses and claims.....	\$ 35,233 00
Unearned premiums on outstanding risks.....	175,823 76
All other demands against the company, viz: commissions, etc.....	264,969 99
Total liabilities, except capital and surplus.....	476,046 75
Paid up capital.....	200,000 00
Surplus beyond capital and other liabilities.....	62,865 88
Gross liabilities, including net surplus.....	<u>\$738,912 63</u>

INCOME.

Net cash received for premiums (fire).....	\$298,125 69
Received for interest on mortgages	3,778 38
Received for interest and dividends on stocks and bonds and all other sources ..	7,219 51
Income from all other sources	13,068 39
Gross cash income	<u>\$317,191 97</u>

EXPENDITURES.

Net amount paid for losses (fire).....	\$207,567 01
Paid for commissions or brokerage.....	77,582 00
Salaries and other charges of officers, clerks and employes.....	22,285 89
Paid State, National and local taxes.....	3,961 71
All other expenditures, viz: printing and supplies, fire patrol, agency charges, advertising, miscellaneous.....	7,598 47
Gross cash expenditures.....	\$318,995 08

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$44,579,963	\$521,367 18
Written during the year.....	29,300,034	391,084 54
Total ..	\$73,879,997	\$912,461 72
Expired and terminated....	35,532,002	436,375 63
In force at end of the year....	\$38,347,995	\$476,086 09
Deduct amount re-insured.....	10,142,592	105,206 60
Net amount in force.....	\$28,205,403	\$370,879 49
Perpetual risks (not included above), \$6,802,316; premiums on same, \$220,281.71.		

BUSINESS IN MAINE.

Risks written, (fire).....	\$1,189,994 00
Premiums received.....	23,347 26
Losses paid.....	7,532 05
Losses incurred.....	8,457 05

MERCANTILE FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE R. ROGERS, *President*.

JAMES SIMPSON, *Secretary*.

Cash Capital, \$400,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$38,000 00
Interest due and accrued thereon....	673 42
Stocks and bonds owned by the company, market value	440,462 00
Cash in company's principal office	\$ 1,727 89 }
Cash deposited in bank.....	19,312 93 }
Interest due and accrued on stocks and bonds	1,116 67
Gross premiums in due course of collection	21,660 06
Bills receivable, not matured, taken for premiums.....	1,661 68
Gross assets.....	\$579,614 65

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$6,748 35
Losses resisted, including interest, costs and expenses	3,000 00
Net amount of unpaid losses and claims	\$ 9,748 35
Unearned premiums on outstanding risks.....	139,749 65
All other demands against the company, viz: commissions, etc.....	7,639 54
Total liabilities, except capital and surplus.....	157,137 54
Paid up capital	400,000 00
Surplus beyond capital and other liabilities.....	22,477 11
Gross liabilities, including net surplus	\$579,614 65

INCOME.

	Fire.	Marine and Inland.	
Net cash received for premiums	\$165,463 27	\$3,498 41	\$168,961 68
Received for interest on mortgages			4,188 96
Received for interest and dividends on stocks and bonds and all other sources			16,632 33
Gross cash income			\$181,782 97

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$110,563 62	\$425 61	\$110,989 24
Cash dividends actually paid			22,127 00
Paid for commissions or brokerage			38,507 43
Salaries and other charges of officers, clerks and employees			13,650 00
Paid State, National and local taxes.....			4,783 92
All other expenditures, viz.: rent and office expenses			15,319 13
Gross cash expenditures.....			\$205,376 72

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$25,771,025	\$298,880 79		
Written during the year	18,813,264	213,878 70	\$680,000	\$4,886 43
Total.....	\$44,584,289	\$512,259 49	\$680,000	\$4,886 43
Expired and terminated	16,615,506	215,755 48	680,000	4,886 43
In force at end of the year	\$27,968,783	\$396,504 01		
Deduct amount re-insured	1,997,424	22,854 26		
Net amount in force.....	\$25,971,359	\$273,649 75		

BUSINESS IN MAINE.

Risks written, (fire)	\$349,421 00
Premiums received.....	10,843 34
Losses paid	7,039 21
Losses incurred	7,046 61

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President*.J. R. MILLIKEN, *Secretary*.

Cash Capital, \$400,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$302,948 25
Loans on bond and mortgage (first liens)	318,525 00
Loans on mortgage upon which more than one year's interest is due...	4,500 00
Interest due and accrued thereon.....	6,029 15
Stocks and bonds owned by the company, market value.....	501,802 50
Cash in company's principal office.....	\$ 8,510 94 }
Cash deposited in bank.....	29,145 86 }
Interest due and accrued on stocks and bonds.....	7,704 88
Gross premiums in due course of collection.....	129,651 60
All other assets, viz: rents due and accrued, \$2,748.74; due from other companies for re-insurance, \$5,731.06	8,474 80
Gross assets.....	\$1,317,292 48

LIABILITIES.

Losses adjusted and unpaid.....	\$42,176 40
Losses unadjusted, including all reported losses.....	31,899 88
Losses resisted, including interest, costs and expenses.....	27,027 82
Gross amount of claims for losses.....	\$101,103 60
Deduct re-insurance and salvage	2,608 75
Net amount of unpaid losses and claims.....	\$ 98,494 85
Unearned premiums on outstanding risks	568,231 09
All other demands against the company, viz: commissions, etc.....	43,036 64
Total liabilities, except capital and surplus.....	734,762 58
Paid up capital.....	400,000 00
Surplus beyond capital and other liabilities.....	182,529 90
Gross liabilities, including net surplus.....	\$1,317,292 48

INCOME.

Net cash received for premiums (fire).....	\$781,778 94
Received for interest on mortgages	18,735 29
Received for interest and dividends on stocks and bonds and all other sources...	22,263 87
Income from all other sources, viz: rents, \$11,482.12; old fire premiums paid, \$80.73	11,562 85
Gross cash income.....	\$834,340 95

EXPENDITURES.

Net amount paid for losses (fire).....	\$508,768 76
Cash dividends actually paid.....	24,000 00
Scrip or certificates of profits redeemed in cash, and interest paid scripolders.....	8 88
Paid for commissions or brokerage.....	146,262 34
Salaries and other charges of officers, clerks and employes.....	37,303 76
Paid State, National and local taxes.....	23,960 39
All other expenditures, viz: current expenses.....	93,763 31
Gross cash expenditures.....	\$835,087 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$118,053,565	\$1,284,050 77
Written during the year.. ..	84,160,387	973,581 96
Total	\$202,215,662	\$2,256,632 73
Expired and terminated	92,745,502	1,088,519 14
In force at end of the year.....	\$109,470,450	\$1,218,113 59
Deduct amount re-insured.....	1,866,530	18,566 94
Net amount in force.....	\$107,503,920	\$1,199,526 65

BUSINESS IN MAINE.

Risks written (fire).....	\$616,767 00
Premiums received	9,232 58
Losses paid	10,876 37
Losses incurred.....	8,820 55

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

W. T. BARTON, *President*.WILLIAM P. GOODWIN, *Secretary*.

Cash Capital, \$2,000,000.

ASSETS.

Loans on bond and mortgage (first liens)	\$82,800 00
Interest due and accrued thereon.....	1,008 48
Stocks and bonds owned by the company, market value.....	287,977 50
Loans secured by collateral	7,440 00
Cash in company's principal office.....	\$ 2,373 95 }
Cash deposited in bank.....	60,863 02 }
Interest due and accrued on stocks and bonds.....	467 00
Interest due and accrued on collateral loans.....	13 71
Gross premiums in due course of collection.....	25,377 02
Accounts not matured, taken for premiums.....	12,524 16
Gross assets.	\$480,343 82

LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,539 01
Losses unadjusted, including all reported losses.....	20,551 84
Losses resisted, including interest, costs and expenses.....	4,867 44
Net amount of unpaid losses and claims	\$ 28,948 29
Unearned premiums on outstanding risks.....	187,600 45
All other demands against the company, viz: commissions, etc.	2,486 84
Total liabilities, except capital and surplus.....	219,045 08
Paid up capital.....	200,000 00
Surplus beyond capital and other liabilities.	61,298 74
Gross liabilities, including net surplus.....	\$480,343 82

INCOME.

Net cash received for premiums (fire).....	\$372,067 52
Received for interest on mortgages.....	4,155 02
Received for interest and dividends on stocks and bonds and all other sources	15,625 06
Gross cash income.....	\$391,867 60

EXPENDITURES.

Net amount paid for losses (fire).....	\$157,160 39
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage.....	53,065 47
Salaries and other charges of officers, clerks and employes.....	33,020 14
Paid State, National and local taxes.....	7,381 66
Gross cash expenditures.....	<u>\$267,627 66</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.	\$31,418,961	\$368,186 35
Written during the year.....	26,322,888	318,245 56
Total.....	<u>\$57,741,849</u>	<u>\$686,431 91</u>
Expired and terminated	26,467,304	310,206 34
In force at end of the year.....	<u>\$31,274,545</u>	<u>\$376,225 57</u>
Deduct amount re-insured.....	630,433	7,397 31
Net amount in force.....	<u>\$30,644 112</u>	<u>\$368,828 26</u>

BUSINESS IN MAINE.

Risks written, (fire).....	\$331,425 00
Premiums received.	4,449 81
Losses paid.....	7,180 62
Losses incurred....	6,133 62

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*E. G. RICHARDS, *Secretary.*

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$320,016 37
Loans on bond and mortgage (first liens).....	580,600 00
Loans on mortgage upon which more than one year's interest is due...	58,400 00
Interest due and accrued thereon	18,604 80
Stocks and bonds owned by the company, market value	1,868,384 00
Cash in company's principal office	\$ 1,692 85
Cash deposited in bank.....	352,640 44
Gross premiums in due course of collection.....	376,182 11
Gross assets.....	\$3,597,530 67

LIABILITIES.

Losses adjusted and unpaid.....	\$111,051 23
Losses unadjusted, included all reported losses	113,867 85
Losses resisted, including interest, costs and expenses	36,469 17
Net amount of unpaid losses and claims.....	\$261,378 25
Unearned premiums on outstanding risks.....	1,722,530 50
All other demands against the company, viz: commissions, etc	91,060 86
Total liabilities, except capital and surplus.....	2,074,969 61
Paid up capital	1,000,000 00
Surplus beyond capital and other liabilities.....	522,561 06
Gross liabilities, including net surplus....	\$3,597,530 67

INCOME.

Net cash received for premiums, (fire).....	\$2,300,583 73
Received for interest on mortgages	33,863 67
Received for interest and dividends on stocks and bonds and all other sources	96,307 86
Income from all other sources, viz: rents	49 93
Gross cash income	\$2,430,925 18

EXPENDITURES.

Net amount paid for losses (fire)	\$1,127,550 08
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	395,943 59
Salaries and other charges of officers, clerks and employes	156,624 74
Paid State, National and local taxes.....	54,853 24
All other expenditures, viz: general expenses	196,837 74
Gross cash expenditures.....	\$2,031,818 39

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$266,808,452	\$3,289,653 83
Written during the year.....	225,093,926	2,763,937 56
Total.....	\$491,902,378	\$6,053,591 39
Expired and terminated.....	200,358,946	2,474,780 38
In force at end of the year	\$291,543,432	\$3,578,811 01
Deduct amount re-insured	15,940,970	229,316 67
Net amount in force.....	\$275,602,462	\$3,349,494 34

BUSINESS IN MAINE.

Risks written (fire).....	\$2,775,924 00
Premiums received,.....	40,695 83
Losses paid,	19,287 60
Losses incurred,	20,755 10

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

*JAMES A. WESTON, *President*.JOHN C. FRENCH, *Secretary*.

Cash Capital, \$800,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 68,500 00
Loans on bond and mortgage (first liens).....	695,628 66
Interest due and accrued thereon.....	9,658 08
Stocks and bonds owned by the company, market value.....	1,155,610 99
Loans secured by collateral.....	59,400 00
Cash in company's principal office	\$ 6,535 77
Cash deposited in bank.....	73,549 54
Interest due and accrued on stocks and bonds	8,488 47
Gross premiums in due course of collection.....	125,206 21
Gross assets.....	\$2,202,575 67

LIABILITIES.

Losses adjusted and unpaid.....	\$55,633 74
Losses unadjusted, including all reported losses.....	68,127 00
Net amount of unpaid losses and claims.....	\$123,760 74
Unearned premiums on outstanding risks.....	802,626 21
All other demands against the company, viz: commissions, etc.....	25,041 24
Total liabilities, except capital and surplus	951,428 19
Paid up capital	800,000 00
Surplus beyond capital and other liabilities.....	451,147 48
Gross liabilities, including net surplus.....	\$2,202,575 67

INCOME.

Net cash received for premiums (fire)	\$1,011,762 76
Received for interest on mortgages ...	46,036 82
Received for interest and dividends on stocks and bonds and all other sources	56,437 78
Gross cash income.....	\$1,114,237 36

*Deceased.

EXPENDITURES.

Net amount paid for losses (fire).....	\$617,497 74
Cash dividends actually paid.....	64,000 00
Paid for commissions or brokerage.....	206,372 90
Salaries and other charges of officers, clerks and employes.....	45,346 00
Paid State, National and local taxes.....	29,541 86
All other expenditures.....	58,678 73
Gross cash expenditures.....	<u>\$1,016,437 23</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$116,058,600	\$1,531,906 80
Written during the year.....	94,724,198	1,170,512 31
Total.....	<u>\$210,782,798</u>	<u>\$2,702,479 11</u>
Expired and terminated.....	91,668,741	1,092,602 82
In force at end of the year.....	<u>\$119,214,052</u>	<u>\$1,609,876 29</u>
Deduct amount re-insured.....	5,005,103	64,327 42
Net amount in force	<u>\$114,208,949</u>	<u>\$1,545,548 87</u>

BUSINESS IN MAINE.

Risks written (fire).....	\$1,781,872 00
Premiums received.	26,158 74
Losses paid.....	21,055 67
Losses incurred.....	<u>20,296 09</u>

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

THOMAS F. GOODRICH, *President*.

GEORGE C. HOWE, *Secretary*.

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered	\$883,000 00
Loans on bond and mortgage (first liens)	25,250 00
Interest due and accrued thereon.....	632 50
Stocks and bonds owned the company, market value.....	827,292 00
Cash in company's principal office.....	\$ 16,067 22 }
Cash deposited in bank.....	193,061 84 }
Interest due and accrued on stocks and bonds	2,945 00
Gross premiums in due course of collection.....	319,282 88
All other assets, viz rents due and accrued and due from other companies for re-insurance on losses paid.....	53,587 09
Gross assets.....	\$2,822,318 63

LIABILITIES.

Gross amount of claims for losses	\$186,533 99
Deduct re-insurance and salvage.....	11,473 63
Net amount of unpaid losses and claims.	\$ 175,060 36
Unearned premiums on outstanding risks.....	1,000,675 88
All other demands against the company, viz: commissions, etc.....	301,390 82
Total liabilities, except capital and surplus.....	1,477,127 16
Paid up capital	500,000 00
Surplus beyond capital and other liabilities.....	345,191 47
Gross liabilities, including net surplus.....	\$2,322,318 63

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,226,482 88	\$43,864 49	\$1,270,297 37
Received for interest on mortgages			1,422 50
Received for interest and dividends on stocks and bonds and all other sources			39,791 81
Income from all other sources, viz: rents .			25,866 30
Gross cash income.....			\$1,336,877 98

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$829,011 10	\$33,812 24	\$862,823 34
Cash dividends actually paid			49,977 50
Paid for commissions or brokerage			192,598 00
Salaries and other charges of officers, clerks and employes			163,397 77
Paid State, National and local taxes.....			35,932 19
All other expenditures, viz: Rent, stationery, traveling and general expense of management.....			75,455 16
Gross cash expenditures.....			\$1,490,183 96

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$224,217,447	\$2,242,486 03	\$2,099,723	\$63,620 89
Written during the year.....	197,472,070	2,090,533 06	2,176,665	59,471 63
Total	\$421,689,517	\$4,333,019 08	\$4,276,388	\$123,092 02
Expired and terminated.....	169,730,392	1,831,922 72	2,598,084	72,331 44
In force at end of the year.....	\$251,959,125	\$2,501,096 36	\$1,678,304	\$50,710 58
Deduct amount re-insured.....	53,656,905	646,123 88	615,635	16,190 42
Net amount in force.....	\$198,302,220	\$1,851,972 48	\$1,062,669	\$34,520 16

BUSINESS IN MAINE.

Risks written (fire).....	\$1,191,685 00
Premiums received	20,714 25
Losses paid	18,351 82
Losses incurred... ..	18,474 58

NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*JOHN P. MCGREGOR, *Secretary.*

Cash Capital, \$600,000.

ASSETS.

Loans on bond and mortgage (first liens)	\$694,456 67
Interest due and accrued thereon.....	6,343 47
Stocks and bonds owned by the company, market value.....	889,700 00
Cash in company's principal office.....	\$ 2,353 20
Cash deposited in bank.....	160,968 66
Interest due and accrued on stocks and bonds	2,700 00
Gross premiums in due course of collection.....	106,175 60
Gross assets.....	\$1,862,697 60

LIABILITIES.

Losses adjusted and unpaid.	\$14,008 21
Losses unadjusted, including all reported losses	43,165 31
Losses resisted, including interest, costs and expenses	5,250 00
Gross amount of claims for losses.....	\$62,423 52
Deduct re-insurance and salvage....	3,180 31
Net amount of unpaid losses and claims	\$59,243 21
Unearned premiums on outstanding risks.....	686,485 52
All other demands against the company, viz: commissions, etc.....	32,140 56
Total liabilities, except capital and surplus.....	787,869 29
Paid up capital	600,000 00
Surplus beyond capital and other liabilities.....	474,828 31
Gross liabilities, including net surplus.....	\$1,862,697 60

INCOME.

Net cash received for premiums (fire)	\$675,750 08
Received for interest on mortgages	38,132 08
Received for interest and dividends on stocks and bonds and all other sources	40,952 08
Income from all other sources, viz: Recovered from the Wisconsin Marine and Fire Insurance Company Bank.....	\$1,715 70
Gross cash income.....	\$847,540 94

EXPENDITURES.

Net amount paid for losses (fire)	\$322,625 53
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage	131,672 43
Salaries and other charges of officers, clerks and employes.....	78,776 26
Paid State, National and local taxes.....	14,454 59
All other expenditures, viz: Postage, exchange, expense, stationery, and advertising.....	44,433 25
Gross cash expenditures.....	\$658,962 06

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$110,288,429	\$1,270,063 88
Written during the year....	65,959,884	850,430 20
Total.....	\$176,248,313	\$2,120,514 08
Expired and terminated.....	53,930,898	702,753 37
In force at end of the year	\$122,318,920	\$1,417,760 71
Deduct amount re-insured	5,407,364	58,899 50
Net amount in force.....	\$116,911,656	\$1,358,861 12

BUSINESS IN MAINE.

Risks written (fire).....	\$86,725 00
Premiums received	789 67
Losses paid	1,323 00
Losses incurred	1,323 00

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES B. WHITING, *President*.JAMES U. TAINTOR, *Secretary*.

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered	\$38,852 15
Loans on bond and mortgage (first liens).....	190,714 30
Interest due and accrued thereon	9,212 86
Stocks and bonds owned by the company, market value	1,465,080 47
Loans secured by collateral.....	7,530 00
Cash in company's principal office	\$ 9,138 94 }
Cash deposited in bank.....	117,459 31 }
Interest due and accrued on stocks and bonds	11,621 84
Interest due and accrued on collateral loans	289 00
Gross premiums in due course of collection	244,683 20
All other assets, viz.: rents due and accrued	961 58
Gross assets.....	\$2,095,563 73

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$174,684 36
Losses resisted, including interest, costs and expenses.....	16,681 82
Net amount of unpaid losses and claims.....	\$181,366 18
Unearned premiums on outstanding risks.....	906,919 42
All other demands against the company, viz.: commissions, etc....	43,679 37
Total liabilities, except capital and surplus.....	1,141,964 97
Paid up capital	500,000 00
Surplus beyond capital and other liabilities.....	453,598 76
Gross liabilities, including net surplus	\$2,095,563 73

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$1,246,248 08	\$36,011 35
Received for interest on mortgages		10,132 39
Received for interest and dividends on stocks and bonds and all other sources		70,469 52
Income from all other sources, viz.: rents. . .		665 50
Gross cash income		\$1,420,528 84

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$823,479 25	\$70,302 67	\$893,781 92
Paid for commissions or brokerage			252,913 18
Salaries and other charges of officers, clerks and employes.....			105,142 47
Paid State, National and local taxes.....			28,323 06
All other expenditures, viz.: interest on borrowed money, \$1,765.84; general expense, \$70,510.85.			72,276 09
Gross cash expenditures.....			\$1,352,437 92

RISKS [AND] PREMIUMS.

	<i>Fire.</i>	<i>Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1898	\$139,049,358	\$1,725,167 99	\$1,505,511 00	\$47,587 59	
Written during the year	130,073,121	1,681,197 67	7,393,769 00	101,977 61	
Total.....	\$269,122,479	\$3,406,295 66	\$8,899,280 00	\$149,565 20	
Expired and terminated.....	124,753,217	1,634,969 198	7,701,680 00	108,678 50	
In force at end of the year.....	\$144,369,262	\$1,771,325 73	\$1,197,600 00	\$40,886 70	
Deduct amount re-insured.....	1,793,045	15,453 76	-	-	
Net amount in force.....	\$142,576,217	\$1,755,871 97	\$1,197,600 00	\$40,886 70	

BUSINESS IN MAINE.

Risks written (fire)	\$4,427,680 00
Premiums received	69,000 33
Losses paid	35,341 84
Losses incurred	29,317 20

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK T. STINSON, *President*.GEORGE JEREMIAH, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$252,900 00
Interest due and accrued thereon.....	2,083 88
Stocks and bonds owned by the company, market value.....	381,872 50
Cash in company's principal office	\$ 9,068 99
Cash deposited in bank	14,596 08 }
Interest due and accrued on stocks and bonds	3,549 17
Gross premiums in due course of collection.....	56,061 16
All other assets, viz: due from other companies for re-insurance on losses already paid.....	174 82
Gross assets.....	\$720,096 50

LIABILITIES.

Losses adjusted and unpaid.....	\$14,078 40
Losses unadjusted, including all reported losses.....	21,141 38
Losses resisted, including interest, costs and expenses.	2,613 33
Gross amount of claims for losses.....	\$37,833 11
Deduct re-insurance and salvage.....	2,428 33
Net amount of unpaid losses and claims.....	\$ 35,404 78
Unearned premiums on outstanding risks.....	271,584 88
All other demands against the company, viz: commissions, etc.....	22,386 39
Total liabilities, except capital and surplus.....	\$329,358 00
Paid up capital.	200,000 00
Surplus beyond capital and other liabilities.....	190,736 50
Gross liabilities, including net surplus.....	\$720,096 50

INCOME.

Net cash received for premiums, (fire).....	\$368,277 76
Received for interest on mortgages.....	11,064 90
Received for interest and dividends on stocks and bonds and all other sources.....	14,839 36
Gross cash income.....	\$394,202 02

EXPENDITURES.

Net amount paid for losses, (fire).....	\$352,852 60
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	78,199 88
Salaries and other charges of officers, clerks and employes.....	82,785 07
Paid State, National and local taxes.....	8,272 88
All other expenditures, viz: interest on borrowed money, fire patrol, advertising and agency expenses	21,038 66
Gross cash expenditures.....	\$413,144 14

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$80,744,827	\$542,619 19
Written during the year.....	46,243,783	483,526 24
Total	\$106,988,120	\$1,026,145 43
Expired and terminated.....	46,794,192	445,662 68
In force at end of the year.....	\$60,193,928	\$580,482 75
Deduct amount re-insured.....	5,320,666	49,472 47
Net amount in force	\$54,873,262	\$541,020 28

BUSINESS IN MAINE.

Risks written, (fire)....	\$94,598 00
Premiums received.....	1,449 98
Losses paid.....	613 70
Losses incurred. . .	613 70

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.*

Cash Capital, \$400,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$134,500 00
Loans on bond and mortgage (first liens).....	635,320 00
Loans on mortgage upon which more than one years' interest is due...	51,000 00
Interest due and accrued thereon.....	16,130 23
Stocks and bonds owned by the company, market value.....	2,612,898 00
Loans secured by collateral.....	288,550 60
Cash in company's principal office.....	\$ 232 52 }
Cash deposited in bank.....	148,401 40 }
Interest due and accrued on collateral loans.....	1,030 04
Gross premiums in due course of collection.....	214,922 00
All other assets, viz: rents due and accrued,.....	750 00
Gross assets.....	\$4,098,774 19

LIABILITIES.

Losses adjusted and unpaid.....	\$34,710 24
Losses unadjusted, including all reported losses.....	109,161 44
Losses resisted, including interest, costs and expenses.....	16,239 00
Net amount of unpaid losses and claims.....	\$160,110 68
Unearned premiums on outstanding risks.....	1,285,577 74
All other demands against the company, viz: commissions, etc.....	753,833 46
Total liabilities, except capital and surplus.....	2,209,521 68
Paid up capital.....	400,000 00
Surplus beyond capital and other liabilities...	1,459,252 31
Gross liabilities, including net surplus.....	\$4,098,774 19

INCOME.

Net cash received for premiums (fire).....	\$1,591,379 75
Received for interest on mortgages.....	34,394 86
Received for interest and dividends on stocks and bonds and all other sources.....	137,476 62
Income from all other sources, viz: rents.....	3,661 07
Gross cash income.....	\$1,766,912 30

EXPENDITURES.

Net amount paid for losses (fire).....	\$978,337 87
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage.....	429,422 01
Salaries and other charges of officers, clerks and employes.....	51,700 00
Paid State, National and local taxes.....	29,545 68
All other expenditures.....	50,263 89
Gross cash expenditures.....	\$1,599,269 45

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$225,537,183	\$2,480,184 50
Written during the year	179,985,933	1,988,345 28
Total.	\$405,523,116	\$4,468,529 78
Expired and terminated... ..	154,647,862	1,831,314 49
In force at end of the year.....	\$250,875,254	\$2,637,215 29
Deduct amount re-insured.....	11,309,955	122,061 68
Net amount in force.....	\$239,565,299	\$2,515,153 46
Perpetual risks (not included above), \$32,967,718; premiums on same, \$819,024.35.		

BUSINESS IN MAINE.

Risks written (fire).....	\$1,449,279 22
Premiums received	27,678 81
Losses paid	27,043 66
Losses incurred	21,632 98

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. SHELDON, *President*.CHARLES C. LITTLE *Secretary*.

Cash Capital, \$1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$389,000 00
Loans on bond and mortgage (first liens).....	126,050 00
Interest due and accrued thereon.....	2,060 78
Stocks and bonds owned by the company, market value	3,782,345 00
Cash in company's principal office	\$ 1,175 84 }
Cash deposited in bank	521,178 73 }
Interest due and accrued on stocks and bonds	9,374 15
Gross premiums in due course of collection.....	700,673 58
All other assets, viz: Rents due and accrued, \$3,770.95; instalment notes, \$237,614.36.....	241,885 81
Gross assets.....	\$5,788,243 40

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$58,506 46
Losses resisted, including interest, costs and expenses	47,425 00
Net amount of unpaid losses and claims.....	\$305,831 46
Unearned premiums on outstanding risks.....	3,835,965 50
All other demands against the company, viz: commissions, etc.....	905,945 10
Total liabilities, except capital and surplus.....	4,847,842 06
Paid up capital	1,000,000 00
Surplus beyond capital and other liabilities.....	435,401 34
Gross liabilities, including net surplus.....	\$5,788,243 40

INCOME.

Net cash received for premiums, (fire).....	\$4,485,788 42
Received for interest on mortgages.....	6,536 39
Received for interest and dividends on stocks and bonds and all other sources	162,135 82
Income from all other sources, viz: rents.....	15,455 15
Gross cash income	\$4,669,911 88

EXPENDITURES.

Net amount paid for losses, (fire).....	\$2,754,172 44
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	624,337 83
Salaries and other charges of officers, clerks and employes.....	308,143 23
Paid State, National and local taxes.....	73,876 51
All other expenditures, viz: rents, postage, telegrams, advertising, stationery, legal and other expenses.....	361,914 22
Gross cash expenditures	\$4,222,444 38

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$700,631,321	\$8,892,635 58
Written during the year.....	391,997,922	5,037,841 43
Total.....	\$1,092,629,243	\$13,930,527 01
Expired and terminated	502,717,702	6,301,375 57
In force at end of the year.....	\$589,911,541	\$7,629,251 44
Deduct amount re-insured.....	16,756,647	171,583 90
Net amount in force.....	\$573,154,894	\$7,457,667 54

BUSINESS IN MAINE.

Risks written (fire)	\$3,336,991 00
Premiums received	38,503 00
Losses paid	20,911 92
Losses incurred	18,711 92

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President*.GEORGE H. BURDICK, *Secretary*.

Cash Capital, \$2,000,000.

ASSETS.

Real estate owned by the company, unincumbered	\$386,612 55
Loans on bond and mortgage (first liens).....	178,940 80
Loans on mortgage upon which more than one year's interest is due ..	145,302 05
Interest due and accrued thereon.....	53,891 49
Stocks and bonds owned by the company, market value.....	3,901,857 50
Loans secured by collateral.....	30,500 00
Cash in company's principal office	\$ 85,468 21
Cash deposited in bank.....	307,066 10
Interest due and accrued on stocks and bonds	4,780 25
Interest due and accrued on collateral loans.....	1,105 15
Gross premiums in due course of collection.....	525,834 37
All other assets, viz: rents due and accrued, due from other companies for reinsurance paid	16,664 60
Gross assets.....	\$5,588,058 07

LIABILITIES.

Losses adjusted and unpaid	{ \$494,528 56
Losses unadjusted, including all reported losses	
Losses resisted, including interest, costs and expenses	29,053 07
Net amount of unpaid losses and claims.....	\$ 523,579 63
Unearned premiums on outstanding risks.....	2,337,260 93
Total liabilities, except capital and surplus	\$2,860,840 56
Paid up capital	2,000,000 00
Surplus beyond capital and other liabilities.	737,217 51
Gross liabilities, including net surplus	\$5,588,058 07

INCOME.

Net cash received for premiums (fire).....	\$3,507,580 83
Received for interest on mortgages	14,146 76
Received for interest and dividends on stocks and bonds and all other sources	190,902 67
Income from all other sources, viz: rents	7,182 64
Gross cash income	\$3,719,812 87

EXPENDITURES.

Net amount paid for losses (fire)	\$2,206,776 70
Cash dividends actually paid.	290,000 00
Paid for commissions or brokerage ..	574,813 43
Salaries and other charges of officers, clerks and employes.....	171,496 83
Paid State, National and local taxes	69,728 07
All other expenditures, viz: general expenses.....	370,400 63
Gross cash expenditures.....	\$3,673,417 66

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$349,019,438	\$4,194,370 11
Written during the year.....	341,299,417	4,085,061 25
Total.....	\$690,318,855	\$8,279,431 36
Expired and terminated	308,439,220	3,729,844 44
In force at end of the year.....	\$381,879,635	\$4,549,586 92

BUSINESS IN MAINE.

Risks written (fire).....	\$3,681,896 00
Premiums received.....	54,661 67
Losses paid.....	48,380 85
Losses incurred.....	43,151 79

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President.*J. B. BRANCH, *Secretary.*

Cash Capital, \$400,000.

ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,061,870 00
Cash in company's principal office	\$ 1,978 12
Cash deposited in bank	79,135 62
Gross premiums in due course of collection.....	153,442 23
Bills receivable, not matured, taken for premiums	58,144 32
Gross assets.....	\$1,354,370 34

LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,491 13
Losses unadjusted, including all reported losses.....	163,044 48
Losses resisted, including interest, costs and expenses.....	10,329 27
Gross amount of claims for losses	\$181,864 88
Deduct re-insurance and salvage.....	56,432 05
Net amount of unpaid losses and claims	\$123,432 83
Unearned premiums on outstanding risks.....	699,137 58
All other demands against the company, viz: commissions, etc	35,843 45
Total liabilities, except capital and surplus.....	857,913 86
Paid up capital	400,000 00
Surplus beyond capital and other liabilities.....	96,456 48
Gross liabilities, including net surplus.....	\$1,354,370 34

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$855,224 67	\$408,048 96	\$1,258,373 63
Received for interest and dividends on stocks and bonds and all other sources			45,159 84
Gross cash income			\$1,303,433 47

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$476,620 54	\$254,389 41	\$732,989 95
Cash dividends actually paid			12,000 00
Paid for commissions or brokerage			217,514 80
Salaries and other charges of officers, clerks and employees.....			75,464 51
Paid State, National and local taxes.....			24,342 71
All other expenditures, viz: balance of expense account			74,017 65
Gross cash expenditures			\$1,186,329 72

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1883.....	\$141,158,054	\$1,506,423 29	\$ 7,042,666	\$236,392 54
Written during the year.....	107,869,172	1,099,617 35	81,323,880	483,427 73
Total	\$249,027,226	\$2,606,040 64	\$88,366,556	\$719,820 27
Expired and terminated.....	113,794,660	1,174,182 54	79,873,690	475,963 76
In force at end of the year.....	\$135,232,566	\$1,431,858 10	\$8,492,866	\$243,856 51
Deduct amount re-insured.	31,182,428	321,114 14	1,644,205	39,219 51
Net amount in force... ..	\$104,050,138	\$1,110,743 96	\$6,848,661	\$204,637 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Total.</i>
Risks written	\$604,054 00	\$128,927 00	\$732,981 00
Premiums received.....	8,214 23	553 63	8,767 86
Losses paid.....	6,275 61	10 87	6,286 48
Losses incurred.....	6,191 14	10 87	6,202 01

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

JAMES A. MACDONALD, *President*. GEORGE W. BURCHELL, *Secretary*.

Cash Capital, \$500,000.

ASSETS.

Stocks and bonds owned by the company, market value.....	\$3,063,771 03	
Cash in company's principal office.....	\$10,104 81	} 397,097 57
Cash deposited in bank.....	286,992 76	
Interest due and accrued on stocks and bonds.....	42,832 94	
Interest due and accrued on bank balances.....	865 68	
Gross premiums in due course of collection.....	340,376 13	
Bills receivable, not matured, taken for premiums.....	1,850 03	
All other assets, viz: due from other companies for re-insurance on losses already paid.....	757 86	
Gross assets.....	\$3,747,551 23	

LIABILITIES.

Losses adjusted and unpaid	\$103,993 51	
Losses unadjusted, including all reported losses.....	190,113 00	
Losses resisted, including interest, costs and expenses.....	27,865 08	
Gross amount of claims for losses.....	\$252,061 59	
Deduct reinsurance and salvage.....	11,845 78	
Net amount of unpaid losses and claims.....	\$240,245 81	
Unearned premiums on outstanding risks.....	1,681,777 08	
All other demands against the company, viz: commissions, etc.....	171,038 90	
Total liabilities, except capital and surplus.....	2,093,061 79	
Paid up capital.....	500,000 00	
Surplus beyond capital and other liabilities.....	1,154,489 44	
Gross liabilities, including net surplus.....	\$3,747,551 23	

INCOME.

Net cash received for premiums (fire).....	\$2,100,614 20	
Received for interest and dividends on stocks and bonds and all other sources ..	131,707 76	
Gross cash income	\$2,232,321 96	

EXPENDITURES.

Net amount paid for losses (fire)....	\$1,397,833 54
Paid for commissions or brokerage.....	320,730 85
Salaries and other charges of officers, clerks and employes.....	175,531 26
Paid State, National and local taxes.....	40,566 46
All other expenditures, viz: general expenses.....	152,683 30
Gross cash expenditures.....	\$2,083,445 51

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$285,891,075	\$3,419,896 84
Written during the year.....	219,441,912	2,663,082 09
Total ..	\$515,332,987	\$6,083,027 93
Expired and terminated....	220,573,478	2,670,141 06
In force at end of the year....	\$294,456,509	\$3,412,886 87
Deduct amount re-insured.....	12,363,586	111,191 54
Net amount in force.....	\$282,095,923	\$3,301,695 33

BUSINESS IN MAINE.

Risks written, (fire).....	\$823,836 00
Premiums received.....	13,769 85
Losses paid.....	14,253 85
Losses incurred.....	13,563 21

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President*.H. F. ATWOOD, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered ..		\$191,808 22
Loans on bond and mortgage (first liens).....		381,865 00
Interest due and accrued thereon.....		6,573 77
Stocks and bonds owned by the company, market value.....		150,500 00
Cash in company's principal office	\$ 1,063 30	59,032 22
Cash deposited in bank.....	57,966 92	
Interest due and accrued on stocks and bonds.....		1,250 00
Gross premiums in due course of collection.....		67,531 29
Gross assets.....		\$858,561 50

LIABILITIES.

Losses adjusted and unpaid	\$ 5,923 38	
Losses unadjusted, including all reported losses	23,536 14	
Losses resisted, including interest, costs and expenses	3,541 67	
Net amount of unpaid losses and claims		\$ 33,001 19
Unearned premiums on outstanding risks.....		341,952 82
All other demands against the company, viz: commissions, etc....		1,108 84
Total liabilities, except capital and surplus.....		378,057 85
Paid up capital.....		200,000 00
Surplus beyond capital and other liabilities.....		282,504 15
Gross liabilities, including net surplus.....		\$858,561 50

INCOME.

Net cash received for premiums, (fire).....	\$398,742 16
Received for interest on mortgages.....	22,456 83
Received for interest and dividends on stocks and bonds and all other sources	5,014 53
Income from all other sources, viz: rents, \$11,848.32; discount, \$455.98; profit and loss, \$10,000.00;.....	22,304 35
Gross cash income.....	\$448,517 77

EXPENDITURES.

Net amount paid for losses, (fire).....	\$310,513 97
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage	86,668 34
Salaries and other charges of officers, clerks and employes	26,544 10
Paid State, National and local taxes	13,697 90
All other expenditures, viz: expense account, printing and stationery, suspense account.....	39,306 69
Gross cash expenditures	\$497,134 00

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$81,472,980	\$331,059 17
Written during the year.....	52,026,408	631,095 04
Total	\$133,499,389	\$1,562,154 21
Expired and terminated.....	68,902,770	838,141 86
In force at end of the year	\$64,596,619	\$724,012 33
Deduct amount re-insured.....	440,838	4,797 03
Net amount in force.....	\$64,155,681	\$719,215 30

BUSINESS IN MAINE.

Risks written, (fire).....	\$207,523 00
Premiums received.....	3,240 16
Losses paid	631 86
Losses incurred	631 86

SECURITY INSURANCE COMPANY,*

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President*.H. MASON, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$62,400 00
Loans on bond and mortgage (first liens)	126,900 00
Interest due and accrued thereon	1,360 78
Stocks and bonds owned by the company, market value	290,224 40
Loans secured by collateral.....	6,300 00
Cash in company's principal office	\$ 188 17 }
Cash deposited in bank	38,650 15 }
Interest due and accrued on stocks and bonds.....	482 66
Interest due and accrued on collateral loans.....	57 21
Gross premiums in due course of collection.....	55,040 40
Bills receivable, not matured, taken for premiums.....	8,352 58
All other assets, viz: Due from other companies for re-insurance on losses already paid.....	1,026 87
Gross assets.....	\$602,933 20

LIABILITIES.

Losses adjusted and unpaid	\$ 12,749 01
Losses unadjusted, including all reported losses.....	40,912 34
Losses resisted, including interest, costs and expenses.....	1,900 00
Gross amount of claims for losses.....	\$55,561 35
Deduct re-insurance and salvage.....	8,677 65
Net amount of unpaid losses and claims.....	\$ 46,883 70
Unearned premiums on outstanding risks.....	261,583 49
All other demands against the company, viz: commissions, etc.....	13,375 17
Total liabilities, except capital and surplus.....	321,842 36
Paid up capital	200,000 00
Surplus beyond capital and other liabilities.....	81,080 84
Gross liabilities, including net surplus.....	\$602,933 20

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$374,375 41	\$57,222 35	\$431,597 76
Received for interest on mortgages.....			7,277 87
Received for interest and dividends on stocks and bonds and all other sources			15,857 58
Gross cash income.....			\$454,733 21

*Admitted October 31, 1884.

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$243,837 64	\$36,134 17	\$279,971 81
Cash dividends actually paid.....			6,000 00
Paid for commissions or brokerage			91,664 28
Salaries and other charges of officers, clerks and employes			38,556 49
Paid State, National and local taxes.....			8,213 56
Gross cash expenditures.....			\$424,405 09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$66,474,974	\$611,380 75	\$1,130,353	\$22,249 35
Written during the year.....	50,069,347	519,268 68	6,906,128	103,357 89
Total	\$116,544,321	\$1,130,649 43	\$8,036,481	\$125,607 24
Expired and terminated.....	59,886,300	558,832 91]]	7,531,766	106,661 76
In force at end of the year ...	\$56,658,021	\$571,816 52	\$504,715	\$16,945 48
Deduct amount re-insured	5,683,813	73,099 09	90,356	3,186 79
Net amount in force ...	\$50,974,208	\$498,717 43	\$414,359	\$13,758 69

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1851.

A. J. WRIGHT, *President.*

S. J. HALL, *Secretary.*

Cash Capital, \$1,500,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 134,000 00
Loans on bond and mortgage (first liens).....	367,150 00
Interest due and accrued thereon.....	6,925 14
Stocks and bonds owned by the company, market value.....	2,586,094 00
Loans secured by collateral.....	58,096 30
Cash in company's principal office	\$ 14,006 21
Cash deposited in bank.....	128,617 74
Interest due and accrued on stocks and bonds	22,034 00
Interest due and accrued on collateral loans.....	1,477 41
Gross premiums in due course of collection.....	258,136 00
All other assets, viz: rents due and accrued and due from other companies for re-insurance on losses paid	2,715 16
Gross assets.....	\$3,581,151 86

LIABILITIES.

Losses adjusted and unpaid.....	\$ 76,494 61
Losses unadjusted, including all reported losses.	101,349 09
Losses resisted, including interest, costs and expenses	21,304 26
Gross amount of claims for losses.....	\$199,147 96
Deduct re-insurance and salvage... ..	13,697 08
Net amount of unpaid losses and claims.....	\$ 185,450 88
Unearned premiums on outstanding risks.....	1,344,270 14
All other demands against the company, viz: commissions, etc.....	38,720 40
Total liabilities, except capital and surplus.....	1,568,441 42
Paid up capital.....	1,500,000 00
Surplus beyond capital and other liabilities.. ..	512,710 44
Gross liabilities, including net surplus.....	\$3,581,151 86

INCOME.

Net cash received for premiums, (fire).....	\$1,776,048 54
Received for interest on mortgages.....	16,678 37
Received for interest and dividends on stocks and bonds and all other sources	126,225 90
Income from all other sources, viz: rents.....	4,823 98
Gross cash income.....	\$1,923,777 79

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,127,780 04
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage	238,246 42
Salaries and other charges of officers, clerks and employes.....	79,496 69
Paid State, National and local taxes.....	61,130 60
All other expenditures, viz: office and agency, incidental, legal, traveling and all other expense.....	177,279 00
Gross cash expenditures.....	\$1,893,982 75

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$199,754,683	\$2,604,638 85
Written during the year	121,884,135	2,119,114 66
Total	\$321,638,828	\$4,723,753 51
Expired and terminated	112,905,739	2,013,844 25
Net amount in force.....	\$208,733,089	\$2,709,909 26

BUSINESS IN MAINE.

Risks written (fire).....	\$2,514,460 00
Premiums received	41,187 21
Losses paid	29,424 63
Losses incurred	29,608 17

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President*.A. W. PERRY, *Secretary*.

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered	\$310,574 60
Loans on bond and mortgage (first liens)	519,424 83
Loans on mortgage upon which more than one year's interest is due ..	70,037 73
Interest due and accrued thereon.....	27,006 16
Stocks and bonds owned the company, market value.....	557,435 00
Loans secured by collateral.....	241,250 00
Cash in company's principal office.....	\$ 8,086 43 }
Cash deposited in bank.....	167,387 43 }
Interest due and accrued on stocks and bonds	4,442 30
Interest due and accrued on collateral loans.....	4,670 84
Gross premiums in due course of collection.....	162,723 76
Bills receivable, not matured, taken for premiums.....	26,566 67
All other assets, viz.: rents due and accrued	142 00
Gross assets.....	\$2,080,437 84

LIABILITIES.

Losses adjusted and unpaid	\$ 62,924 86
Losses unadjusted, including all reported losses.....	88,715 60
Losses resisted, including interest, costs and expenses.....	13,223 66
Gross amount of claims for losses	\$164,864 12
Deduct re-insurance and salvage.....	5,485 06
Net amount of unpaid losses and claims.	\$ 159,399 06
Unearned premiums on outstanding risks.....	832,351 82
All other demands against the company, viz: commissions, etc.....	24,408 56
Total liabilities, except capital and surplus.....	1,036,159 44
Paid up capital	500,000 00
Surplus beyond capital and other liabilities.....	544,278 40
Gross liabilities, including net surplus.....	\$2,080,437 84

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,021,592 23	\$342,601 90	\$1,264,194 13
Received for interest on mortgages			51,279 88
Received for interest and dividends on stocks and bonds and all other sources			54,534 51
Income from all other sources, viz: rents			8,579 71
Gross cash income.....			\$1,378,587 71

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.	\$694,478 49	\$188,559 03	\$883,035 52
Cash dividends actually paid			50,000 00
Paid for commissions or brokerage			262,789 73
Salaries and other charges of officers, clerks and employes			63,658 80
Paid State, National and local taxes.....			25,299 96
All other expenditures, viz: general operating expense, \$61,848.08; postage, \$4,215.62.....			66,063 70
Gross cash expenditures.....			\$1,350,847 70

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1896	\$129,917,315	\$1,710,117 84	\$3,994,904	\$154,070 18
Written during the year.....	79,669,565	1,021,592 23	25,176,934	242,601 90
Total	\$209,586,880	\$2,731,710 07	\$29,121,838	\$396,672 08
Expired and terminated.....	85,049,861	1,057,451 45	26,096,722	288,382 35
In force at end of the year.....	\$124,536,919	\$1,674,258 62	\$3,026,116	\$108,289 73
Deduct amount re-insured.....	4,160,696	54,410 35		
Net amount in force.....	\$120,376,223	\$1,619,848 27	\$3,026,116	\$108,289 73

BUSINESS IN MAINE.

Risks written (fire).....	\$441,753 00
Premiums received	4,646 64
Losses paid	3,462 52
Losses incurred... ..	2,706 15

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

CHARLES S. HOLLINSHEAD, *President*. EDGAR R. DANNELS, *Secretary*.

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$160,000 00
Loans on bond and mortgage (first liens)	9,900 00
Interest due and accrued thereon.....	97 50
Stocks and bonds owned by the company, market value.....	241,164 18
Loans secured by collateral.....	24,048 00
Due from perpetual insurance on building	742 50
Cash in company's principal office.....	\$ 972 68 }
Cash deposited in bank.....	37,826 27 }
Interest due and accrued on stocks and bonds.....	1,293 34
Interest due and accrued on collateral loans....	37 70
Gross premiums in due course of collection.....	62,000 00
Bills receivable, not matured, taken for premiums	26 70
All other assets, viz: rents due and accrued.....	732 71
Gross assets.....	\$538,842 26

LIABILITIES.

Losses adjusted and unpaid	\$14,723 40
Losses unadjusted, including all reported losses.....	17,068 35
Losses resisted, including interest, costs and expenses.....	1,725 00
Gross amount of claims for losses.....	\$33,536 75
Deduct re-insurance and salvage.	319 28
Net amount of unpaid losses and claims.....	\$ 33,217 47
Unearned premiums on outstanding risks.....	192,121 24
All other demands against the company, viz: commissions, etc.....	46,672 48
Total liabilities, except capital and surplus.....	271,411 19
Paid up capital.....	200,000 00
Surplus beyond capital and other liabilities.....	67,431 17
Gross liabilities, including net surplus	\$538,842 36

INCOME.

Net cash received for premiums (fire)	\$296,084 44
Received for interest on mortgages	397 50
Received for interest and dividends on stocks and bonds and all other sources ..	11,765 37
Income from all other sources, viz: rents	6,583 41
Gross cash income.....	\$317,830 72

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses...	\$152,485 87	\$589 88	\$153,066 85
Cash dividends actually paid.....			50 35
Paid for commissions or brokerage			55,623 10
Salaries and other charges of officers, clerks and employes			26,209 33
Paid State, National and local taxes.....			8,881 07
All other expenditures, viz: advertising, postage, traveling expense, supplies, real estate and other expenses.....			23,886 01
Gross cash expenditures.....			\$267,066 71

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$35,408,452	\$376,361 70
Written during the year.. ..	32,768,124	351,288 50
Total	\$68,171,566	\$727,650 20
Expired and terminated	\$2,927,349	331,635 65
In force at end of the year.....	\$35,244,207	\$386,014 55
Deduct amount re-insured.....	784,951	8,486 97
Net amount in force.....	\$34,459,256	\$387,520 58

Perpetual risks (not included above,) \$1,246,528; premiums on same, \$37,043 79.

BUSINESS IN MAINE.

Risks written (fire).....	\$960,257 00
Premiums received	7,767 01
Losses paid	4,910 65
Losses incurred.....	2,712 19

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President*.W. H. GRIFFEN, *Secretary*.

Cash Capital, \$250,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$415,000 00
Interest due and accrued thereon	1,759 57
Stocks and bonds owned by the company, market value	151,861 25
Cash in company's principal office.....	\$18,638 85 {
Cash deposited in bank.....	128 84 }
Interest due and accrued on stocks and bonds	978 53
Gross premiums in due course of collection	61,065 08
All other assets, viz.: due from other companies for re-insurance on losses already paid.....	1,395 29
Gross assets.....	\$650,827 45

LIABILITIES.

Losses adjusted and unpaid.....	\$14,577 95
Losses unadjusted, including all reported losses.....	28,570 00
Losses resisted, including interest, costs and expenses.....	8,270 00
Gross amount of claims for losses	\$51,217 95
Deduct re-insurance and salvage	1,944 20
Net amount of unpaid losses and claims.....	\$ 49,973 75
Unearned premiums on outstanding risks.....	218,672 78
All other demands against the company, viz.: commissions, etc....	80,317 01
Total liabilities, except capital and surplus.....	298,963 54
Paid up capital	250,000 00
Surplus beyond capital and other liabilities.....	101,863 91
Gross liabilities, including net surplus	\$650,827 45

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$326,617 83	\$23,535 96
Received for interest on mortgages		23,876 79
Received for interest and dividends on stocks and bonds and all other sources		2,246 83
Gross cash income		\$376,577 43

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$182,143 78	\$11,279 49	\$193,423 27
Cash dividends actually paid.....			15,000 00
Paid for commissions or brokerage			88,386 69
Salaries and other charges of officers, clerks and employes.....			25,593 16
Paid State, National and local taxes.....			7,842 10
All other expenditures, viz.: rent, fire patrol and sundries.....			26,603 63
Gross cash expenditures.....			\$356,848 85

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$48,897,924	\$499,104 04	\$651,887	\$21,557 30
Written during the year	41,648,477	434,720 85	954,810	25,693 23
Total.....	\$90,546,401	\$933,824 89	\$1,606,697	\$47,250 53
Expired and terminated.....	38,706,624	386,232 60	961,947	26,175 23
In force at end of the year.....	\$51,839,777	\$545,592 29	\$644,750	\$21,075 30
Deduct amount re-insured.....	12,016,691	137,071 12	-	-
Net amount in force.....	\$39,823,086	\$408,521 17	\$644,750	\$21,075 30

BUSINESS IN MAINE.

Risks written (fire)	\$259,311 00
Premiums received	3,600 99
Losses paid	180 76
Losses incurred	248 38

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

*INCORPORATED IN 1887. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

Cash Capital, \$300,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$207,000 00
Loans on bond and mortgage (first liens)	365,350 00
Interest due and accrued thereon.....	3,832 97
Stocks and bonds owned by the company, market value.....	996,250 00
Cash deposited in bank	142,656 09
Gross premiums in due course of collection.....	248,802 91
Gross assets.....	\$1,962,891 92

LIABILITIES.

Losses adjusted and unpaid.	\$39,274 79
Losses unadjusted, including all reported losses	118,153 00
Losses resisted, including interest, costs and expenses	3,000 00
Gross amount of claims for losses	\$155,427 79
Deduct re-insurance and salvage.....	3,823 30
Net amount of unpaid losses and claims.....	\$151,604 49
Unearned premiums on outstanding risks.....	1,098,666 69
All other demands against the company, viz: commissions, etc.....	44,240 19
Total liabilities, except capital and surplus.....	1,294,511 37
Paid up capital	300,000 00
Surplus beyond capital and other liabilities.....	368,380 55
Gross liabilities, including net surplus.....	\$1,962,891 92

INCOME.

Net cash received for premiums (fire)	\$1,487,060 16
Received for interest on mortgages	18,225 49
Received for interest and dividends on stocks and bonds and all other sources	45,691 06
Income from all other sources, viz: Rent.....	906 96
Gross cash income.....	\$1,552,142 67

*Incorporated as a mutual company—changed to joint stock company in 1870.

EXPENDITURES.

Net amount paid for losses (fire)	\$339,792 90
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage	302,799 02
Salaries and other charges of officers, clerks and employees.....	46,378 13
Paid State, National and local taxes.....	23,286 87
All other expenditures, viz: Postage, exchange, telegraph and ex- press, advertising, rent, printing and all other expenses	172,615 97
Gross cash expenditures.....	\$1,419,871 88

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$190,781,069	\$2,048,592 63
Written during the year.....	137,926,292	1,649,890 96
Total.....	\$328,707,331	\$3,698,483 31
Expired and terminated.....	129,015,163	1,482,919 46
In force at end of the year	\$199,692,178	\$2,215,563 85
Deduct amount re-insured	5,616,181	63,499 94
Net amount in force.....	\$194,075,997	\$2,152,063 91

BUSINESS IN MAINE.

Risks written (fire).....	\$441,352 00
Premiums received	6,493 71
Losses paid	4,013 73
Losses incurred	3,910 61

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*FREDERICK H. WAY, *Secretary.*

Cash Capital, \$250,000.

ASSETS.

Real estate owned by the company, unincumbered	\$629,000 00
Loans on bond and mortgage (first liens).....	334,550 00
Interest due and accrued thereon	1,894 23
Stocks and bonds owned by the company, market value	424,527 50
Loans secured by collateral.....	5,600 00
Cash in company's principal office	\$ 2,189 88 }
Cash deposited in bank.....	18,935 74 }
Interest due and accrued on stocks and bonds.....	5,343 37
Interest due and accrued on collateral loans.....	23 33
Gross premiums in due course of collection.....	65,636 74
All other assets, viz: rents due and accrued and due from other companies for reinsurance on losses paid	7,586 25
Gross assets.....	\$1,495,536 54

LIABILITIES.

Losses adjusted and unpaid.....	\$10,907 93
Losses unadjusted, included all reported losses	36,866 05
Losses resisted, including interest, costs and expenses	10,620 14
Gross amount of claims for losses.....	\$58,464 12
Deduct re-insurance and salvage.....	8,453 67
Net amount of unpaid losses and claims.....	\$50,010 45
Unearned premiums on outstanding risks.....	497,279 68
All other demands against the company, viz: commissions, etc	65,452 16
Total liabilities, except capital and surplus.....	612,742 30
Paid up capital	250,000 00
Surplus beyond capital and other liabilities.....	632,794 24
Gross liabilities, including net surplus....	\$1,495,536 54

INCOME.

Net cash received for premiums (fire).....	\$584,934 88
Received for interest on mortgages	14,912 87
Received for interest and dividends on stocks and bonds and all other sources.....	17,161 35
Income from all other sources, viz: rents	\$37,193 03
Deduct taxes and expenses on New York city building....	17,545 56
	<u>19,592 47</u>
Gross cash income	\$636,601 57

EXPENDITURES.

Net amount paid for losses (fire).....	\$295,481 15
Cash dividends actually paid	49,230 00
Paid for commissions or brokerage	126,700 13
Salaries and other charges of officers, clerks and employes	60,943 34
Paid State, National and local taxes.....	6,898 55
All other expenditures, viz: miscellaneous.....	34,054 42
Gross cash expenditures.....	\$583,116 59

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1886	\$120,586,869	\$985,629 63
Written during the year.....	75,969,796	651,473 41
Total.....	<u>\$196,556,665</u>	<u>\$1,637,103 04</u>
Expired and terminated.....	75,621,868	624,582 56
In force at end of the year	\$120,944,787	\$1,012,570 48
Deduct amount re-insured	4,378,842	37,392 80
Net amount in force.....	<u>\$116,565,945</u>	<u>\$975,177 68</u>

BUSINESS IN MAINE.

Risks written (fire).....	\$251,050 00
Premiums received.....	2,567 34
Losses paid.....	758 27
Losses incurred.....	758 27

**MUTUAL FIRE INSURANCE COMPANIES OF OTHER
STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1894.**

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President*.

WALTER L. HARRIS, *Secretary*.

Guaranty Capital, \$100,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$43,150 00
Loans on bond and mortgage (first liens).....	86,650 00
Loans on mortgage upon which more than one year's interest is due..	19,050 00
Interest due and accrued thereon.....	3,967 25
Stocks and bonds owned by the company, market value.....	662,713 00
Cash in company's principal office	\$ 8,014 64 }
Cash deposited in bank.....	11,118 77 }
Interest due and accrued on stocks and bonds	7,830 45
Gross premiums in due course of collection.....	1,720 35
Gross assets.....	\$854,214 46

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$2,300 00
Net amount of unpaid losses and claims.....	\$2,300 00
Unearned premiums on outstanding risks.....	286,253 68
All other demands against the company, viz: commissions, etc....	1,647 70
Total liabilities, except capital and surplus	290,201 38
Guaranty capital	100,000 00
Surplus beyond capital and other liabilities.....	464,013 08
Gross liabilities, including net surplus.....	\$854,214 46

INCOME.

Net cash received for premiums (fire)	\$148,704 37
Received for interest on mortgages	5,357 09
Received for interest and dividends on stocks and bonds and all other sources	32,419 39
Income from all other sources, viz: rents	2,630 77
Gross cash income.....	\$189,111 62

EXPENDITURES.

Net amount paid for losses (fire).....	\$72,834 84
Scrap or certificates of profits redeemed in cash.....	84,888 83
Paid for commissions or brokerage.....	23,145 03
Salaries and other charges of officers, clerks and employes.....	15,722 50
Paid State, National and local taxes.....	1,609 43
All other expenditures, viz: dividends on guarantee capital, \$7,000; general expenses, \$4,815.03	11,815 03
Gross cash expenditures.....	<u>\$190,016 24</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1883	\$37,413,827	\$539,849 48
Written during the year.....	<u>10,225,962</u>	<u>153,758 94</u>
Total.....	\$47,639,789	\$693,708 43
Expired and terminated.....	<u>8,264,652</u>	<u>121,201 05</u>
In force at end of the year.....	\$39,375,137	\$572,507 37
Deduct amount re-insured.....	<u>39,052</u>	<u>469 18</u>
Net amount in force.....	\$39,336,085	<u>\$572,038 19</u>

BUSINESS IN MAINE.

Risks written (fire).....	\$1,185,530 00
Premiums received.	16,120 15
Losses paid.....	4,126 52
Losses incurred..	<u>2,154 53</u>

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President*.WILLIAM H. FAY, *Secretary*.

ASSETS.

Real estate owned by the company, unincumbered.....	\$16,800 00
Loans on bond and mortgage (first liens).....	61,350 00
Loans on mortgage upon which more than one year's interest is due,	3,500 00
Interest due and accrued thereon.....	1,341 12
Stocks and bonds owned by the company, market value	354,148 00
Loans secured by collateral	118,400 00
Cash in company's principal office	\$ 300 00
Cash deposited in bank.....	38,812 47
Interest due and accrued on stocks and bonds.....	3,975 60
Interest due and accrued on collateral loans.....	3,856 81
Gross premiums in due course of collection.....	11,751 48
All other assets, viz: rents due and accrued.....	250 00
Gross assets.....	\$612,485 46

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$1,569 00
Losses resisted, including interest, costs and expenses	1,000 00
Net amount of unpaid losses and claims	\$ 2,569 00
Unearned premiums on outstanding risks.....	254,704 81
All other demands against the company, viz: commissions, etc.....	7,656 85
Total liabilities, except capital and surplus.....	\$264,930 66
Surplus beyond capital and other liabilities.....	347,554 80
Gross liabilities, including net surplus	\$612,485 46

INCOME.

Net cash received for premiums, (fire).....	\$141,894 34
Received for interest on mortgages	2,311 39
Received for interest and dividends on stocks and bonds and all other	
sources	23,021 53
Income from all other sources, viz: rents, \$1,084.80; extra premiums,	
\$1,790.96; from suspense account, \$269.50.....	3,145 06
Gross cash income	\$170,372 32

EXPENDITURES.

Net amount paid for losses, (fire).....	\$69,138 04
Cash dividends actually paid	70,737 89
Paid for commissions or brokerage.....	22,399 08
Salaries and other charges of officers, clerks and employes	11,613 96
Paid State, National and local taxes...	2,775 62
All other expenditures, viz.: printing and stationery, \$2,394.50; sundries, \$6,189.63	8,584 13
Gross cash expenditures.....	\$185,248 67

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$33,683,131	\$496,064 29
Written during the year	9,553,971	146,459 88
Total	\$43,247,102	\$642,514 17
Expired and terminated	8,806,325	133,104 55
In force at end of the year	\$34,340,777	509,409 62
Deduct amount re-insured	5,500	58 45
Net amount in force.....	\$34,335,277	\$509,351 17

BUSINESS IN MAINE.

Risks written, (fire)	\$1,299,297 00
Premiums received.....	23,577 52
Losses paid	11,570 11
Losses incurred	11,570 11

TRADERS' AND MECHANICS' INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*EDWARD M. TUCKE, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens).....	\$183,814 00
Loans on mortgage upon which more than one year's interest is due...	18,500 00
Interest due and accrued thereon.....	6,149 25
Stocks and bonds owned by the company, market value.....	244,267 50
Loans secured by collateral	23,650 00
Personal loans.....	154,800 00
Cash in company's principal office.....	\$ 2,552 88 }
Cash deposited in bank.....	14,581 48 }
Interest due and accrued on stocks and bonds.....	2,708 65
Interest due and accrued on collateral loans.....	324 75
Gross premiums in due course of collection.....	17,105 49
Gross assets.	\$677,954 00

LIABILITIES.

Unearned premiums on outstanding risks.....	\$302,989 80
All other demands against the company, viz: commissions, etc... ..	6,731 24
Total liabilities, except capital and surplus.....	309,601 04
Surplus beyond other liabilities	368,352 96
Gross liabilities, including net surplus.....	\$677,954 00

INCOME.

Net cash received for premiums (fire).....	\$163,967 30
Received for interest on mortgages.....	10,852 96
Received for interest and dividends on stocks and bonds and all other sources.....	22,287 07
Gross cash income.....	\$187,107 33

EXPENDITURES.

Net amount paid for losses (fire).....	\$64,505 82
Paid for commissions or brokerage.....	24,128 10
Salaries and other charges of officers, clerks and employes.....	18,108 11
Paid State, National and local taxes.....	2,159 67
All other expenditures, viz.: dividends to policy holders, \$73,428.92; rents, \$1,600.00.....	75,026 92
Gross cash expenditures.....	\$183,828 62

148 MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.	\$37,835,660	\$575,374 81
Written during the year.....	10,799,504	167,907 15
Total.....	\$48,635,164	\$743,281 96
Expired and terminated	9,025,748	137,542 36
Net amount in force.....	\$39,609,416	\$605,739 60

BUSINESS IN MAINE.

Risks written, (fire).....	\$983,400 00
Premiums received.	16,924 78
Losses paid.....	4,837 50
Losses incurred....	4,837 50

**INSURANCE COMPANIES OF FOREIGN COUNTRIES.
UNITED STATES BRANCHES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOW-
ING THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1894.**

BRITISH AMERICA ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1885.

GEORGE A. COX, *President.*

P. H. SIMS, *Secretary.*

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens)	\$60,000 00
Interest due and accrued thereon	2,671 18
Stocks and bonds owned by the company, market value.	\$74,119 91
Cash deposited in bank.....	19,479 85
Interest due and accrued on stocks and bonds	11,053 50
Gross premiums in due course of collection.....	182,242 76
Bills receivable, not matured, taken for premiums.....	14,629 54
Gross assets.....	<u>\$1,164,196 76</u>

LIABILITIES.

Losses adjusted and unpaid	\$ 27,206 78
Losses unadjusted, including all reported losses.....	110,588 23
Losses resisted, including interest, costs and expenses.....	23,030 00
Gross amount of claims for losses.....	<u>\$160,824 01</u>
Deduct re-insurance and salvage.....	10,097 61
Net amount of unpaid losses and claims.....	\$150,726 40
Unearned premiums on outstanding risks.....	575,986 06
All other demands against the company, viz: commissions, etc.....	37,657 99
Total liabilities, except capital and surplus.....	<u>\$764,380 45</u>
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	<u>199,816 31</u>
Gross liabilities, including net surplus....	<u>\$1,164,196 76</u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$997,812 01	\$177,772 19	\$1,175,584 20
Received for interest on mortgages.....			1,228 82
Received for interest and dividends on stocks and bonds and all other sources			<u>36,151 21</u>
Gross cash income.....			<u>\$1,212,964 23</u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$567,440 59	\$108,373 57	\$675,814 16
Paid for commissions or brokerage.....			238,863 09
Salaries and other charges of officers, clerks and employes			21,519 56
Paid State, National and local taxes.....			26,550 26
All other expenditures, viz: board, expenses, fire patrol, printing, stationery, advertising, etc.....			94,177 92
Gross cash expenditures.....			\$1,066,924 99

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$78,806,850	\$1,000,882 78	\$2,826,335	\$36,240 24
Written during the year.....	86,618,221	1,178,034 68	16,898,588	196,010 16
Total	\$165,424,071	\$2,178,917 46	\$19,724,923	\$234,250 40
Expired and terminated.....	84,769,210	1,075,000 65	16,875,564	207,372 34
In force at end of the year	\$80,654,861	\$1,103,916 81	\$2,849,359	\$26,878 06
Deduct amount re-insured	1,094,959	14,144 76		
Net amount in force ...	\$79,559,902	\$1,089,772 05	\$2,849,359	\$26,878 06

BUSINESS IN MAINE.

Risks written (fire)	\$523,188 00
Premiums received.....	8,920 67
Losses paid....	9,660 74
Losses incurred.....	8,002 79

CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

INCORPORATED IN 1805. COMMENCED BUSINESS IN UNITED STATES IN 1880.

CHAS. H. POST, *Manager*, 27 and 29 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$50,000 00
Stocks and bonds owned by the company, market value.....	1,728,975 00
Cash in company's principal office	\$ 61 76 {
Cash deposited in bank.....	271,362 80 }
	271,424 56
Interest due and accrued on stocks and bonds	14,496 67
Gross premiums in due course of collection.....	143,668 26
All other assets.....	5,246 18
Gross assets.....	\$2,214,810 67

LIABILITIES.

Losses adjusted and unpaid	} \$269,539 54
Losses unadjusted, including all reported losses	
Losses resisted, including interest, costs and expenses	
Deduct re-insurance and salvage.....	12,686 25
Net amount of unpaid losses and claims.....	\$ 257,153 29
Unearned premiums on outstanding risks.....	1,368,530 39
All other demands against the company, viz: commissions, etc.....	65,211 03
Total liabilities, except capital and surplus	\$1,690,924 71
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.	323,885 96
Gross liabilities, including net surplus	\$2,214,810 67

INCOME.

Net cash received for premiums (fire).....	\$2,105,699 40
Received for interest on mortgages	3,000 00
Received for interest and dividends on stocks and bonds and all other sources	67,109 53
Gross cash income	\$2,175,809 93

EXPENDITURES.

Net amount paid for losses (fire)	\$1,185,419 89
Paid for commissions or brokerage ..	331,392 22
Salaries and other charges of officers, clerks and employees.....	95,367 62
Paid State, National and local taxes	54,548 71
All other expenditures, viz: rent, traveling, stationery, supplies, advertising, etc.....	201,068 71
Gross cash expenditures.....	\$1,927,797 13

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893 .	\$244,182,653	\$2,462,087 72
Written during the year.....	192,972,812	2,388,376 61
Total.....	\$437,155,465	\$4,850,474 33
Expired and terminated	180,984,206	2,025,707 81
In force at end of the year.....	\$256,171,259	\$2,824,766 52
Deduct amount re-insured.....	9,582,941	127,193 15
Net amount in force.....	\$246,588,318	\$2,702,573 37

BUSINESS IN MAINE.

Risks written (fire).....	\$922,418 00
Premiums received.....	15,945 20
Losses paid.....	12,122 94
Losses incurred.....	9,294 16

**COMMERCIAL UNION ASSURANCE COMPANY,
(Limited.)**

LONDON, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHARLES SEWALL, *Manager*, Corner Pine and William Streets, New York, N. Y.

Deposit Capital, \$200,000.00.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 864,314 86
Stocks and bonds owned by the company, market value.....	1,763,514 16
Cash in company's principal office	\$ 503 39
Cash deposited in bank	419,866 56
Interest due and accrued on stocks and bonds	25,549 98
Gross premiums in due course of collection.....	438,786 78
Unpaid premiums, (balance of accounts) not more than three months.	21,587 56
Bills receivable, not matured, taken for premiums	34,586 46
All other assets, viz: rents due and accrued, \$10,658.45; due from other companies for re-insurance on losses already paid, \$2,174.59	12,833 04
Gross assets.....	\$3,581,549 89

LIABILITIES.

Losses adjusted and unpaid.....	\$253,892 06
Losses unadjusted, including all reported losses.....	
Losses resisted, including interest, costs and expenses.....	38,729 00
Gross amount of claims for losses	\$292,721 06
Deduct re-insurance and salvage.....	3,338 00
Net amount of unpaid losses and claims	\$289,383 06
Unearned premiums on outstanding risks.....	2,087,948 44
Amount reclaimable by the insured on perpetual fire insurance policies,	50,261 36
All other demands against the company, viz: commissions, etc	68,860 99
Total liabilities, except capital and surplus.....	\$2,446,543 85
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	935,006 04
Gross liabilities, including net surplus.....	\$3,581,549 89

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$2,566,966 44	\$166,411 10	\$2,733,377 54
Received for interest and dividends on stocks and bonds and all other sources			77,652 17
Income from all other sources, viz: rents, \$34,483.83; interest on bank balances, \$39.34.....			84,523 17
Gross cash income			\$2,845,552 88

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$1,707,643 28	\$124,824 79	\$1,832,468 07
Paid for commissions or brokerage			474,086 71
Salaries and other charges of officers, clerks and employes.....			134,068 08
Paid State, National and local taxes.....			64,553 39
All other expenditures, viz: boards, printing, traveling, postage, telegrams, maps, legal expenses, office expenses and office furniture			134,030 92
Gross cash expenditures			\$2,641,219 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$389,300,651	\$4,141,730 92	\$ 2,481,259	\$ 4,340 30
Written during the year.....	279,661,911	3,276,975 89	30,280,720	179,979 26
Total	\$668,962,562	\$7,418,706 81	\$32,771,979	\$184,319 56
Expired and terminated.....	289,705,858	3,248,117 72	30,963,457	165,606 96
In force at end of the year.....	\$379,256,704	\$4,170,589 09	\$1,788,522	\$18,712 60
Deduct amount re-insured.....	8,348,303	99,173 51	205,072	2,153 25
Net amount in force... ..	\$370,908,401	\$4,071,415 78	\$1,583,450	\$16,559 35
Perpetual risks (not included above), \$2,624,279.17; premiums on same, \$55,845.95.				

BUSINESS IN MAINE.

Risks written (fire)	\$2,001,942 00
Premiums received	38,967 66
Losses paid.....	18,922 44
Losses incurred.....	18,760 57

HAMBURG-BREMEN FIRE INSURANCE COMPANY,**HAMBURG, GERMANY.**

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

F. O. AFFELD, *Manager*, 62 Cedar Street, New York, N. Y.**Deposit Capital, \$200,000.****ASSETS.**

Stocks and bonds owned by the company, market value.....	\$1,159,443 75
Cash deposited in bank.....	71,764 73
Interest due and accrued on stocks and bonds.....	1,000 00
Gross premiums in due course of collection.....	98,561 65
Gross assets.....	<u>\$1,330,770 13</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$4,875 00
Losses unadjusted, including all reported losses.....	65,805 00
Losses resisted, including interest, costs and expenses.....	30,900 00
Gross amount of claims for losses.....	<u>\$101,580 00</u>
Deduct re-insurance and salvage.....	3,975 00
Net amount of unpaid losses and claims.....	\$97,605 00
Unearned premiums on outstanding risks.....	788,311 74
All other demands against the company, viz: commissions, etc.....	16,749 21
Total liabilities, except capital and surplus.....	<u>902,665 95</u>
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	<u>228,104 18</u>
Gross liabilities, including net surplus.....	<u>\$1,330,770 13</u>

INCOME.

Net cash received for premiums (fire).....	\$1,062,129 77
Received for interest and dividends on stocks and bonds and all other sources.....	47,234 13
Gross cash income.....	<u>\$1,109,363 90</u>

EXPENDITURES.

Net amount paid for losses (fire).....	\$591,255 60
Paid for commissions or brokerage.....	189,783 99
Salaries and other charges of officers, clerks and employes.....	88,605 94
Paid State, National and local taxes.....	25,651 54
All other expenditures, viz: local board and fire patrol assessments, rents, stationery, advertising, postage, expressage, etc.....	<u>62,665 40</u>
Gross cash expenditures.....	<u>\$957,972 47</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1883	\$132,100,417	\$1,738,945 89
Written during the year	102,806,576	1,357,453 08
Total.	<u>\$234,906,993</u>	<u>\$3,096,398 96</u>
Expired and terminated... ..	110,172,259	1,448,235 09
In force at end of the year.....	<u>\$124,734,734</u>	<u>\$1,648,163 86</u>
Deduct amount re-insured.....	5,351,200	66,908 75
Net amount in force.....	<u>\$119,383,534</u>	<u>\$1,581,255 11</u>

BUSINESS IN MAINE.

Risks written (fire).....	\$607,382 00
Premiums received	12,060 01
Losses paid	3,899 26
Losses incurred	3,749 28

IMPERIAL INSURANCE COMPANY,
(Limited.)

LONDON, ENG.

—
INCORPORATED IN 1803. COMMENCED BUSINESS IN 1803.

COURTNEY & McCAY, *Managers*, 33 Pine St., New York, N. Y.

—
Deposit Capital, \$200,000.00.

—
ASSETS.

Real estate owned by the company, unincumbered	\$ 476,634 70
Stocks and bonds owned by the company, market value	1,113,820 00
Cash in company's principal office	\$ 8,552 99 }
Cash deposited in bank	134,524 20 { 143,077 19
Interest due and accrued on stocks and bonds	4,620 83
Gross premiums in due course of collection.....	194,127 35
All other assets, viz: rents due and accrued, \$3,172.04; due from other companies for re-insurance, \$500.00; miscellaneous assets, \$44.87;.....	3,716 91
Gross assets.....	<u>\$1,935,996 98</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 11,016 83
Losses unadjusted, including all reported losses.....	102,560 94
Losses resisted, including interest, costs and expenses.....	12,517 14
Gross amount of claims for losses.....	126,094 91
Deduct re-insurance and salvage.....	15,275 16
Net amount of unpaid losses and claims.....	\$110,819 75
Unearned premiums on outstanding risks.....	869,449 89
All other demands against the company, viz: commissions, etc.....	24,882 13
Total liabilities, except capital and surplus.....	1,005,151 77
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	730,845 21
Gross liabilities, including net surplus.....	<u>\$1,935,996 98</u>

INCOME.

Net cash received for premiums, (fire).....	\$1,139,575 47
Received for interest and dividends on stocks and bonds and all other sources	38,756 61
Income from all other sources, viz: rents.....	17,463 60
Gross cash income	<u>\$1,195,795 68</u>

EXPENDITURES.

Net amount paid for losses, (fire).....	\$696,543 37
Paid for commissions or brokerage.....	202,384 37
Salaries and other charges of officers, clerks and employees.....	102,879 40
Paid State, National and local taxes.....	46,668 54
All other expenditures.....	58,481 96
Gross cash expenditures	<u>\$1,108,557 64</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$197,171,688 98	\$1,910,105 19
Written during the year.....	128,857,300 58	1,538,400 76
Total	<u>\$325,528,989 51</u>	<u>\$3,448,505 95</u>
Expired and terminated	142,878,091 22	1,592,292 61
In force at end of the year.....	<u>\$182,650,878 29</u>	<u>\$1,856,213 34</u>
Deduct amount re-insured.....	10,315,678 13	109,299 45
Net amount in force.....	<u>\$172,335,200 16</u>	<u>\$1,746,913 89</u>

BUSINESS IN MAINE.

Risks written (fire)	\$883,054 00
Premiums received	17,000 72
Losses paid	11,562 92
Losses incurred.....	<u>11,400 67</u>

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 25 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$385,585 73
Stocks and bonds owned by the company, market value.....	1,559,055 00
Cash in company's principal office	\$ 733 04 }
Cash deposited in bank	91,671 51 }
	22,404 55
Gross premiums in due course of collection.....	257,841 20
Gross assets.....	\$2,294,986 47

LIABILITIES.

Losses adjusted and unpaid.....	\$105,321 41
Losses unadjusted, including all reported losses.....	129,971 85
Losses resisted, including interest, costs and expenses.	45,050 41
Net amount of unpaid losses and claims.	\$ 280,343 67
Unearned premiums on outstanding risks.....	1,209,576 12
All other demands against the company, viz: commissions, etc.....	45,000 00
Total liabilities, except capital and surplus.....	1,534,919 79
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	560,066 68
Gross liabilities, including net surplus.....	\$2,294,986 47

INCOME.

Net cash received for premiums, (fire).....	\$1,834,047 93
Received for interest and dividends on stocks and bonds and all other sources.....	67,329 58
Income from all other sources, viz: rents	7,074 77
Gross cash income.....	\$1,908,452 28

EXPENDITURES.

Net amount paid for losses, (fire).....	\$1,164,208 79
Paid for commissions or brokerage.....	330,817 96
Salaries and other charges of officers, clerks and employes.....	156,758 47
Paid State, National and local taxes.....	41,363 29
All other expenditures, viz: office expenses, traveling, maps, printing, advertising, board, assessments.....	154,238 17
Gross cash expenditures.....	\$1,869,386 68

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$244,811,976	\$2,714,701 74
Written during the year.....	217,317,627	2,624,075 68
Total.....	\$462,129,603	\$5,338,777 42
Expired and terminated.....	238,446,327	2,740,056 41
In force at end of the year.....	\$223,683,276	\$2,598,721 01
Deduct amount re-insured.....	21,118,169	195,222 45
Net amount in force.....	\$202,565,107	\$2,403,498 56

BUSINESS IN MAINE.

Risks written, (fire).....	\$1,060,275 00
Premiums received.....	19,845 44
Losses paid.....	9,057 01
Losses incurred.....	9,059 23

LION FIRE INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1880.

MARTIN BENNET, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$201,610 00
Interest due and accrued thereon	4,719 37
Stocks and bonds owned by the company, market value.....	434,531 25
Loans secured by collateral.....	4,500 00
Cash in company's principal office	\$ 104 68 }
Cash deposited in banks	139,399 12 }
Interest due and accrued on stocks and bonds.	5,923 33
Interest due and accrued on collateral loans	275 00
Gross premiums in due course of collection.....	64,885 81
Gross assets.....	\$855,948 56

LIABILITIES.

Losses adjusted and unpaid	\$26,169 07
Losses unadjusted, including all reported losses.....	48,063 16
Losses resisted, including interest, costs and expenses.....	9,250 97
Net amount of unpaid losses and claims.....	\$ 83,483 20
Unearned premiums on outstanding risks.....	374,088 12
All other demands against the company, viz: commissions, etc.....	12,776 62
Total liabilities, except capital and surplus.....	\$470,347 94
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	185,600 62
Gross liabilities, including net surplus.....	\$855,948 56

INCOME.

Net cash received for premiums (fire).....	\$543,762 40
Received for interest on mortgages.....	9,980 01
Received for interest and dividends on stocks and bonds and all other sources	15,642 91
Gross cash income	\$569,385 32

EXPENDITURES.

Net amount paid for losses (fire)....	\$348,908 57
Paid for commissions or brokerage.....	105,301 58
Salaries and other charges of officers, clerks and employees.....	35,141 28
Paid State, National and local taxes.....	16,702 26
All other expenditures, viz: general and agency expenses	30,912 44
Gross cash expenditures	\$536,966 13

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$79,254,528	\$981,116 33
Written during the year.....	59,516,821	788,240 39
Total ..	\$138,771,349	\$1,769,356 72
Expired and terminated....	69,969,961	909,605 79
In force at end of the year.....	\$68,801,388	\$859,750 93
Deduct amount re-insured.....	7,323,203	106,431 06
Net amount in force.....	\$61,478,185	\$753,319 87

BUSINESS IN MAINE.

Risks written, (fire).....	\$190,755 00
Premiums received.....	2,542 59
Losses paid.....	2,258 55
Losses incurred.....	1,336 06

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

HENRY W. EATON, *Manager*, 45 William Street, New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.. ..	\$1,800,992 00
Loans on bond and mortgage (first liens).....	3,378,918 64
Interest due and accrued thereon.....	48,781 51
Stocks and bonds owned by the company, market value.....	2,059,712 50
Cash in company's principal office	\$ 2,503 63
Cash deposited in bank.....	561,717 08
Interest due and accrued on collateral loans.....	1,164 28
Gross premiums in due course of collection.....	812,589 59
All other assets, viz: rents due and accrued, \$15,000; due from other companies for re-insurance, \$322.20; loans on life policies, \$15,575; all other assets, \$481.97.....	31,879 17
Gross assets.....	\$8,498,268 40

LIABILITIES.

Losses adjusted and unpaid	\$ 7,980 92
Losses unadjusted, including all reported losses.	857,513 75
Losses resisted, including interest, costs and expenses	84,560 00
Gross amount of claims for losses.....	\$850,054 67
Deduct re-insurance and salvage.....	244,048 00
Net amount of unpaid losses and claims.	\$706,006 67
Amount reclaimable by the insured on perpetual fire insurance policies,	333,424 71
Unearned premiums on outstanding risks.....	4,093,826 39
Net premium reserve and all other liabilities, except capital.....	113,568 80
All other demands against the company, viz: commissions, etc....	180,252 82
Total liabilities, except capital and surplus.....	\$5,427,079 39
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	2,871,189 51
Gross liabilities, including net surplus.....	\$8,498,268 40

INCOME.

Net cash received for premiums, (fire).....	\$5,902,988 85
Received for interest on mortgages.....	135,980 55
Received for interest and dividends on stocks and bonds and all other sources	86,080 38
Income from all other sources, viz: rents.....	57,051 49
Gross cash income.....	\$6,082,101 27

EXPENDITURES.

Net amount paid for losses, (fire).....	\$3,416,474 47
Paid for commissions or brokerage.....	964,473 68
Salaries and other charges of officers, clerks and employes	290,276 08
Paid State, National and local taxes	103,643 50
All other expenditures.	319,479 09
Gross cash expenditures	\$5,100,346 80

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$908,799,211	\$8,703,933 80
Written during the year.....	718,150,290	7,379,149 23
Total	\$1,626,949,501	\$16,083,083 03
Expired and terminated.....	735,961,167	7,536,511 63
In force at end of the year	\$890,988,334	\$8,546,571 40
Deduct amount re-insured.....	64,670,193	543,839 06
Net amount in force.....	\$826,318,141	\$8,002,632 34
Perpetual risks (not included above), \$10,298,335; premiums on same, \$350,973.38.		

BUSINESS IN MAINE.

Risks written, (fire).....	\$3,655,837 00
Premiums received.....	61,579 37
Losses paid	35,006 79
Losses incurred	40,436 79

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1879.

ARCHIBALD G. MCILWAINE, JR., *Manager*, 57 & 59 William St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 299,125 00	
Stocks and bonds owned by the company, market value.....	1,917,140 00	
Cash in company's principal offices.....	\$ 24,489 78	}
Cash deposited in bank.....	142,944 22	
Gross premiums in due course of collection.....		810,819 31
Bills receivable, not matured, taken for premiums.....		5,578 83
All other assets, viz: rents due and accrued, \$780.14; due from other companies for re-insurance on losses already paid, \$12.60.....		772 74
Gross assets		<u>\$2,700,869 88</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 60,376 28	
Losses unadjusted, including all reported losses.	116,774 80	
Losses resisted, including interest, costs and expenses	47,832 07	
Gross amount of claims for losses.....	\$225,083 15	
Deduct re-insurance and salvage... ..	28,098 42	
Net amount of unpaid losses and claims.....	\$ 195,984 73	
Unearned premiums on outstanding risks.....	1,581,656 36	
All other demands against the company, viz: commissions, etc.....	72,607 90	
Total liabilities, except capital and surplus.....	<u>\$1,850,248 99</u>	
Deposit capital.....	200,000 00	
Surplus beyond capital and other liabilities.....	<u>650,620 89</u>	
Gross liabilities, including net surplus.....		<u>\$2,700,869 88</u>

INCOME.

Net cash received for premiums, (fire).....	\$1,934,349 32	
Received for interest and dividends on stocks and bonds and all other sources	81,703 67	
Income from all other sources, viz: rents.....	<u>9,608 64</u>	
Gross cash income.....		<u>\$2,025,722 63</u>

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,138,380 79
Paid for commissions or brokerage	368,821 91
Salaries and other charges of officers, clerks and employes.....	148,003 64
Paid State, National and local taxes.....	40,564 35
All other expenditures, viz: rents, printing, stationery, advertising, traveling and all other expenses.....	126,781 58
Gross cash expenditures.....	\$1,822,552 27

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$369,734,923	\$3,371,511 97
Written during the year	251,703,752	2,589,846 89
Total	\$621,438,675	\$5,961,358 86
Expired and terminated	254,603,334	2,633,602 55
In force at end of the year...	\$366,835,341	\$3,327,756 31
Deduct amount re-insured	12,828,961	184,250 40
Net amount in force.....	\$354,006,380	\$3,143,505 91

BUSINESS IN MAINE.

Risks written (fire).....	\$1,122,363 00
Premiums received	17,466 54
Losses paid	11,596 92
Losses incurred	11,451 92

LONDON ASSURANCE CORPORATION,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1872.

CHARLES L. CASE, *Manager*, 44 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$ 15,000 00
Stocks and bonds owned by the company, market value.....	1,831,362 50
Cash in company's principal office.....	\$ 1,751 37
Cash deposited in bank.....	224,572 42
Interest due and accrued on stocks and bonds	5,864 59
Gross premiums in due course of collection	160,996 11
Bills receivable, not matured, taken for premiums.....	12,816 96
All other assets, viz.: due from other companies for re-insurance, \$114.93; cash in hands of special agents, \$774.59;.....	889 52
Gross assets.....	\$2,253,253 47

LIABILITIES.

Losses adjusted and unpaid.....	\$164,307 14
Losses unadjusted, including all reported losses.....	51,908 00
Losses resisted, including interest, costs and expenses.....	26,270 00
Gross amount of claims for losses	\$242,485 14
Deduct re-insurance and salvage	60,162 34
Net amount of unpaid losses and claims.....	\$ 182,322 80
Unearned premiums on outstanding risks.....	827,964 15
All other demands against the company, viz.: commissions, etc....	27,686 37
Total liabilities, except capital and surplus.....	1,037,983 32
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	1,015,260 15
Gross liabilities, including net surplus	\$2,253,253 47

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$928,267 59	\$368,704 87
Received for interest and dividends on stocks and bonds and all other sources		71,971 48
Income from all other sources, viz.: received from home office, \$7,320,		
Gross cash income		\$1,368,943 94

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$546,555 52	\$229,395 36	\$775,950 88
Paid for commissions or brokerage			204,681 71
Salaries and other charges of officers, clerks and employees.....			86,284 82
Paid State, National and local taxes.....			29,997 59
All other expenditures, viz.: postage, tariff, advertising, stationery, traveling, rent, maps and office expenses.....			75,048 07
Amount remitted to home office during the year, \$111,344.71			
Gross cash expenditures.....			\$1,171,962 57

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893	\$190,742,144	\$1,749,793 82	\$ 3,905,678	\$106,629 37
Written during the year	121,798,004	1,132,020 29	64,958,478	435,072 08
Total.....	\$312,540,148	\$2,881,814 11	\$68,864,156	\$540,701 45
Expired and terminated.....	130,880,475	1,199,572 89	65,972,155	462,380 70
In force at end of the year.....	\$181,679,673	\$1,682,241 22	\$2,892,001	\$58,340 75
Deduct amount re-insured.....	9,310,654	96,611 10	1,085,799	21,112 92
Net amount in force.....	\$172,368,819	\$1,585,630 12	\$1,806,202	\$37,227 83

BUSINESS IN MAINE.

Risks written (fire)	\$689,152 00
Premiums received	10,114 83
Losses paid	7,581 83
Losses incurred	6,530 83

MANCHESTER FIRE ASSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES IN 1890.

W. W. DUDLEY, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$ 50,000 00
Stocks and bonds owned by the company, market value.....	1,739,541 25
Cash in company's principal office	\$ 788 58
Cash deposited in bank	43,051 66
Gross premiums in due course of collection.....	270,040 86
All other assets, viz: due from other companies for re-insurance on losses already paid.....	1,352 67
Gross assets.....	\$2,104,770 02

LIABILITIES.

Losses adjusted and unpaid.....	\$126,904 08
Losses unadjusted, including all reported losses	90,956 50
Losses resisted, including interest, costs and expenses	48,209 95
Gross amount of claims for losses.....	\$265,970 53
Deduct re-insurance and salvage.....	2,558 24
Net amount of unpaid losses and claims	\$ 263,412 29
Unearned premiums on outstanding risks.....	1,255,826 73
All other demands against the company, viz: commissions, etc	50,510 25
Total liabilities, except capital and surplus	1,569,749 27
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	335,020 75
Gross liabilities, including net surplus ..	\$2,104,770 02

INCOME.

Net cash received for premiums (fire).....	\$1,634,963 20
Received for interest and dividends on stocks and bonds and all other sources	71,892 50
Gross cash income	\$1,706,855 70

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,194,520 85
Paid for commissions or brokerage	322,002 00
Salaries and other charges of officers, clerks and employes	90,235 59
Paid State, National and local taxes.....	42,072 67
All other expenditures, viz: office expenses, agency expenses, station- ery, maps, postage and sundries.....	125,596 50
Gross cash expenditures.....	\$1,774,436 70

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$180,593,011 23	\$2,253,802 82
Written during the year.....	158,207,457 49	2,177,186 61
Total.....	\$338,800,468 72	\$4,430,989 43
Expired and terminated.....	150,698,225 90	1,970,645 29
In force at end of the year	\$188,102,242 82	\$2,460,144 14
Deduct amount re-insured	5,514,088 67	84,800 76
Net amount in force.....	\$182,588,154 15	\$2,375,343 38

BUSINESS IN MAINE.

Risks written (fire).....	\$626,890 83
Premiums received.....	11,528 72
Losses paid.....	3,219 13
Losses incurred.....	6,126 03

NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

GEORGE W. BABB, JR., *Manager*, 38 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.00.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 115,000 00
Stocks and bonds owned by the company, market value.....	1,264,216 24
Cash in company's principal office	\$ 2,628 78
Cash deposited in bank.....	97,653 78
Interest due and accrued on stocks and bonds	4,850 00
Gross premiums in due course of collection.....	205,726 66
All other assets, viz: due from other companies for re-insurance, \$13.65; due from special agents, \$65.76; bills receivable, due for pre- miums advanced on risks placed in other companies, \$657.58; sus- pense account, \$406.30	1,143 29
Gross assets.....	\$1,691,218 75

LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,205 88
Losses unadjusted, including all reported losses.....	109,480 22
Losses resisted, including interest, costs and expenses.....	39,776 00
Gross amount of claims for losses.....	\$155,462 20
Deduct re-insurance and salvage	9,082 74
Net amount of unpaid losses and claims.....	\$146,379 46
Unearned premiums on outstanding risks.....	1,013,882 02
All other demands against the company, viz: commissions, etc....	44,266 54
Total liabilities, except capital and surplus	1,204,528 02
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	286,690 73
Gross liabilities, including net surplus.....	\$1,691,218 75

INCOME.

Net cash received for premiums (fire)	\$1,217,854 36
Received for interest and dividends on stocks and bonds and all other sources	47,309 08
Received from home office during the year, \$24,658.08.	
Gross cash income.....	\$1,285,163 44

EXPENDITURES.

Net amount paid for losses (fire).....	\$689,083 05
Paid for commissions or brokerage.....	186,398 35
Salaries and other charges of officers, clerks and employes.....	76,750 06
Paid State, National and local taxes.....	85,048 73
All other expenditures, viz: rents, printing, stationery, advertising, traveling, legal, and all other expenses.....	124,514 63
Gross cash expenditures.....	\$1,121,794 42
Amount remitted home office during the year, \$182,586.81.	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$171,378,992	\$2,029,174 61
Written during the year.....	128,801,773	1,616,941 29
Total.....	\$300,180,764	\$3,646,115 90
Expired and terminated.....	133,882,012	1,564,216 24
In force at end of the year.....	\$166,298,752	\$2,051,899 66
Deduct amount re-insured.....	5,429,187	57,863 63
Net amount in force.....	\$160,869 565	\$1,994,037 04

BUSINESS IN MAINE.

Risks written (fire)	\$1,589,519 00
Premiums received	26,643 25
Losses paid	18,965 73
Losses incurred..	14,363 83

**NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,
LONDON AND EDINBURGH.**

INCORPORATED IN 1809. COMMENCED BUSINESS IN UNITED STATES IN 1886.

HENRY E. BOWERS, *Manager*, 54 William St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$500,000 00
Stocks and bonds owned by the company, market value.....	2,407,279 00
Cash in company's principal office.....	\$13,104 59
Cash deposited in bank.....	263,620 61
Interest due and accrued on stocks and bonds.....	48,056 00
Gross premiums in due course of collection.....	343,527 67
Bills receivable, not matured, taken for premiums	4,644 24
All other assets, viz: rents due and accrued, \$2,386.25; due from other companies for re-insurance, \$3,808.33; New York Coffee Exchange, \$700; Buffalo Board of Underwriters, \$50; Virginia State Insurance Co., \$14.50; factory assets, Hartford, Conn , \$650.....	7,454 08
Gross assets.....	\$3,587,686 19

LIABILITIES.

Losses adjusted and unpaid	\$91,779 45
Losses unadjusted, including all reported losses.....	147,518 08
Losses resisted, including interest, costs and expenses.....	44,474 76
Gross amount of claims for losses.....	\$303,772 24
Deduct re-insurance and salvage.	8,211 91
Net amount of unpaid losses and claims.....	\$295,560 33
Unearned premiums on outstanding risks.....	1,879,292 43
All other demands against the company, viz: commissions, etc.....	80,222 92
Total liabilities, except capital and surplus.....	2,255,075 68
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	1,132,610 51
Gross liabilities, including net surplus	\$3,587,686 19

INCOME.

Net cash received for premiums (fire)	\$2,350,635 13
Received for interest on mortgages	117,175 57
Income from all other sources, viz: rents	12,165 88
Gross cash income.....	\$2,479,966 58

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,573,777 43
Paid for commissions or brokerage	376,181 87
Salaries and other charges of officers, clerks and employes	229,423 23
Paid State, National and local taxes.....	53,536 79
All other expenditures, viz: local board expenses, rent, stationery, supplies to agents, advertising, office expenses, etc.....	104,025 19
Gross cash expenditures.....	\$2,336,944 72

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$348,384,309	\$3,857,644 07
Written during the year.. ..	247,344,977	2,803,321 88
Total	\$595,729,286	\$6,660,965 95
Expired and terminated	250,433,537	2,770,223 98
In force at end of the year.....	\$345,295,749	\$3,890,741 97
Deduct amount re-insured.....	16,056,326	152,548 72
Net amount in force.....	\$329,239,423	\$3,738,193 25

BUSINESS IN MAINE.

Risks written (fire).....	\$2,385,417 00
Premiums received	33,235 66
Losses paid	20,110 06
Losses incurred.....	20,885 77

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENG.

INCORPORATED IN 1797. COMMENCED BUSINESS IN UNITED STATES IN 1877.

J. MONTGOMERY HARE, *Manager*, 59 & 61 Wall St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens)	\$	40,000	00
Interest due and accrued thereon.....		150	00
Stocks and bonds owned by the company, market value.....		1,578,833	00
Cash in company's principal office	\$	1,402	64
Cash deposited in bank		250,644	45
Gross premiums in due course of collection.....		117,288	05
Gross assets.....		\$1,988,223	14

LIABILITIES.

Losses adjusted and unpaid.....	}	\$191,635	41
Losses unadjusted, including all reported losses .			
Losses resisted, including all reported losses.....			
Deduct re-insurance and salvage.....		9,495	07
Net amount of unpaid losses and claims.....		\$182,160	34
Unearned premiums on outstanding risks.....		1,193,491	48
All other demands against the company, viz: commissions, etc.....		24,847	25
Total liabilities, except capital and surplus.....		1,400,499	07
Deposit capital		200,000	00
Surplus beyond capital and other liabilities.....		387,724	07
Gross liabilities, including net surplus.....		\$1,988,223	14

INCOME.

Net cash received for premiums (fire)	\$1,561,778	56
Received for interest on mortgages	1,800	00
Received for interest and dividends on stocks and bonds and all other sources	61,830	88
Gross cash income.....	\$1,625,409	44

EXPENDITURES.

Net amount paid for losses (fire)	\$967,846 92
Paid for commissions or brokerage	260,931 31
Salaries and other charges of officers, clerks and employes.....	128,717 96
Paid State, National and local taxes.....	20,612 24
All other expenditures, viz: postage, express, advertising, rent, etc.,	110,355 44
Gross cash expenditures.....	\$1,488,463 86

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$213,490,912	\$2,236,021 25
Written during the year....	174,631,313	1,844,551 76
Total.....	\$388,131,225	\$4,180,573 01
Expired and terminated.....	161,592,733	1,755,386 24
In force at end of the year	\$226,538,492	\$2,425,186 77
Deduct amount re-insured	7,306,207	78,223 59
Net amount in force.....	\$219,232,285	\$2,346,963 18

BUSINESS IN MAINE.

Risks written (fire).....	\$845,927 00
Premiums received	14,883 79
Losses paid	9,003 58
Losses incurred	6,739 78

PALATINE INSURANCE COMPANY,
(Limited.)

MANCHESTER, ENG.

INCORPORATED IN 1886. COMMENCED BUSINESS IN UNITED STATES IN 1892.

WILLIAM WOOD, *Manager*, 152 Broadway, New York, N. Y.

Deposit Capital, \$200,000.00.

ASSETS.

Loans on bond and mortgage (first liens)	\$50,000 00
Interest due and accrued thereon	200 00
Stocks and bonds owned the company, market value	1,713,522 00
Cash in company's principal office	\$ 1,684 99
Cash deposited in bank	193,833 84
Interest due and accrued on stocks and bonds	2,087 92
Gross premiums in due course of collection	427,663 85
Gross assets	<u>\$2,389,092 60</u>

LIABILITIES.

Losses adjusted and unpaid	\$ 60,774 18
Losses unadjusted, including all reported losses	181,113 97
Losses resisted, including interest, costs and expenses	33,326 01
Gross amount of claims for losses	<u>\$275,214 16</u>
Deduct re-insurance and salvage	2,942 97
Net amount of unpaid losses and claims	\$ 272,271 19
Unearned premiums on outstanding risks	1,386,867 37
All other demands against the company, viz: commissions, etc.	108,218 16
Total liabilities, except capital and surplus	<u>1,767,446 72</u>
Deposit capital	200,000 00
Surplus beyond capital and other liabilities	<u>421,645 88</u>
Gross liabilities, including net surplus	<u>\$2,389,092 60</u>

INCOME.

Net cash received for premiums (fire)	\$2,800,016 17
Received for interest on mortgages	3,000 00
Received for interest and dividends on stocks and bonds and all other sources	<u>77,070 44</u>
Gross cash income	<u>\$2,880,086 61</u>

EXPENDITURES.

Net amount paid for losses, (fire).....	\$1,520,333 18
Paid for commissions or brokerage	430,402 27
Salaries and other charges of officers, clerks and employes	138,411 08
Paid State, National and local taxes.....	37,411 45
All other expenditures, viz: rent, \$18,186.30; stationery and printing, \$13,631.57; postage and express, \$9,412.85; maps, \$7,911.94; travel, \$13,808.08; sundries, \$34,110.71.....	97,073 25
Gross cash expenditures.....	\$2,214,833 23

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1893.....	\$197,074,239	\$2,334,273 91
Written during the year.....	265,863,214	3,023,524 33
Total.....	\$462,937,453	\$5,357,798 23
Expired and terminated.	233,656,076	2,715,353 02
In force at end of the year.....	229,281,377	2,642,445 21
Deduct amount re-insured.....	2,116,832	27,954 30
Net amount in force.....	\$227,164,445	\$2,614,490 91

BUSINESS IN MAINE.

Risks written (fire).....	\$407,162 00
Premiums received	6,073 80
Losses paid	2,918 16
Losses incurred... ..	2,918 16

PHOENIX ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. D. IRVING, *Manager*, 37 & 39 Liberty St., New York, N. Y.

Deposit Capital, \$200,000.00.

ASSETS.

Stocks and bonds owned by the company, market value	\$1,778,812 50
Cash in company's principal office	} 445,728 87
Cash deposited in bank	
Interest due and accrued on stocks and bonds.....	17,942 50
Gross premiums in due course of collection.....	247,766 68
All other assets, viz: due from other companies for re-insurance on losses already paid.....	17,186 56
Gross assets.....	\$2,504,437 11

LIABILITIES.

Losses adjusted and unpaid.....	\$ 52,327 00
Losses unadjusted, including all reported losses.....	406,808 00
Losses resisted, including interest, costs and expenses.....	34,724 00
Gross amount of claims for losses.....	493,859 00
Deduct re-insurance and salvage.....	236,988 00
Net amount of unpaid losses and claims.....	\$256,921 00
Unearned premiums on outstanding risks.....	1,440,057 36
All other demands against the company, viz: commissions, etc.....	76,577 11
Total liabilities, except capital and surplus.....	1,773,555 47
Deposit capital	200,000 00
Surplus beyond capital and other liabilities.....	530,881 64
Gross liabilities, including net surplus.....	\$2,504,437 11

INCOME.

Net cash received for premiums, (fire).....	\$1,946,924 26
Received for interest and dividends on stocks and bonds and all other sources	69,485 44
Gross cash income	\$2,016,409 70

EXPENDITURES.

Net amount paid for losses, (fire).....	\$1,195,313 56
Paid for commissions or brokerage	380,088 57
Salaries and other charges of officers, clerks and employees.....	88,732 52
Paid State, National and local taxes.....	73,774 98
All other expenditures, viz: general expenses, printing, stationery, advertising, traveling, rents, maps, telegrams, etc.....	100,912 05
Gross cash expenditures	\$1,848,871 98

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$359,407,908	\$3,592,523 45
Written during the year.....	339,918,012	3,310,244 28
Total	\$699,325,920	\$6,902,767 73
Expired and terminated	315,145,817	3,232,284 02
In force at end of the year.....	\$384,180,103	\$3,670,483 71
Deduct amount re-insured.....	\$0,812,567	766,304 98
Net amount in force.....	\$293,367,536	\$2,904,178 73

BUSINESS IN MAINE.

Risks written (fire)	\$34,550 00
Premiums received	354 53
Losses paid	1,458 12
Losses incurred.....	1,450 00

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENG.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1851.

E. F. BEDDALL, *Manager*, 50 Wall St., New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$1,818,200 10
Loans on bond and mortgage (first liens)	511,000 00
Interest due and accrued thereon	1,976 65
Stocks and bonds owned by the company, market value	4,169,460 00
Cash in company's principal office	\$ 16,223 25
Cash deposited in bank	586,044 75
Interest due and accrued on stocks and bonds	9,350 00
Gross premiums in due course of collection	669,158 64
Bills receivable, not matured, taken for premiums	2,039 87
All other assets, viz: rents due and accrued \$14,985.43; due from other companies for re-insurance \$2,264.97; accrued interest on bank deposit \$46.36; amount receivable under perpetual policies, December 31, 1894, 8,510.21	25,806 87
Gross assets	\$7,609,259 23

LIABILITIES.

Losses adjusted and unpaid	\$ 38,147 08
Losses unadjusted, including all reported losses	666,455 92
Losses resisted, including interest, costs and expenses	79,167 73
Gross amount of claims for losses	783,770 73
Deduct re-insurance and salvage	186,153 65
Net amount of unpaid losses and claims	\$ 597,617 08
Unearned premiums on outstanding risks	4,179,818 47
All other demands against the company, viz: commissions, etc.	645,313 24
Total liabilities, except capital and surplus	\$5,422,728 79
Deposit capital	200,000 00
Surplus beyond capital and other liabilities	1,986,530 44
Gross liabilities, including net surplus	\$7,609,259 23

INCOME.

Net cash received for premiums (fire)	\$4,933,917 09
Received for interest on mortgages	12,147 51
Received for interest and dividends on stocks and bonds and all other sources	166,881 78
Income from all other sources, viz: rents \$60,388.70; other items \$46.00 ..	60,434 70
Gross cash income	\$5,233,381 08

EXPENDITURES.

Net amount paid for losses (fire)	\$2,957,096 68
Paid for commissions or brokerage ..	852,300 18
Salaries and other charges of officers, clerks and employes.....	336,344 53
Paid State, National and local taxes	112,096 78
All other expenditures, viz: rent, printing, stationery, advertising, traveling, legal and all other expenses	234,442 00
Gross cash expenditures.....	\$4,492,279 17

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.	\$790,544,170 95	\$7,712,109 68
Written during the year.....	704,510,436 64	6,619,968 56
Total.....	\$1,495,054,607 59	\$14,332,048 24
Expired and terminated	620,060,547 42	5,646,963 41
In force at end of the year.....	\$875,004,060 17	\$8,685,084 83
Deduct amount re-insured.....	79,208,530 06	578,331 37
Net amount in force.....	\$795,795,530 11	\$8,106,753 46
Perpetual risks (not included above,) \$8,614,965 73; premiums on same, \$8,692 86.		

BUSINESS IN MAINE.

Risks written (fire).....	\$4,610,408 98
Premiums received.....	83,888 01
Losses paid.....	62,479 36
Losses incurred.....	62,230 92

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES IN 1880.

MARTIN BENNETT, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens)	\$1,346,400 00
Loans on mortgage upon with more than one year's interest is due....	47,216 42
Interest due and accrued thereon.....	25,214 93
Stocks and bonds owned by the company, market value.....	1,087,911 73
Cash in company's principal office.....	\$ 314 04 }
Cash deposited in bank.....	182,564 40 }
Interest due and accrued on stocks and bonds.....	8,149 29
Gross premiums in due course of collection.....	197,721 99
All other assets, viz: due from other companies for re-insurance on losses already paid.....	573 70
Gross assets.....	<u>\$2,896,066 50</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$56,174 00
Losses unadjusted, including all reported losses.....	116,368 00
Losses resisted, including interest, costs and expenses.....	20,699 00
Net amount of unpaid losses and claims.....	<u>183,241 00</u>
Unearned premiums on outstanding risks.....	1,016,832 11
All other demands against the company, viz: commissions, etc.....	94,969 52
Total liabilities, except capital and surplus.....	<u>1,305,042 63</u>
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities....	<u>1,391,023 87</u>
Gross liabilities, including net surplus.....	<u>\$2,896,066 50</u>

INCOME.

Net cash received for premiums (fire).....	\$1,440,267 88
Received for interest on mortgages.....	67,150 04
Received for interest and dividends on stocks and bonds and all other sources.....	<u>30,719 04</u>
Gross cash income.....	<u>\$1,538,136 96</u>

EXPENDITURES.

Net amount paid for losses (fire).....	\$745,270 80
Paid for commissions or brokerage.....	238,808 24
Salaries and other charges of officers, clerks and employes.....	71,285 37
Paid State, National and local taxes.....	39,742 41
All other expenditures, viz: general and agency expenses..	85,521 83
Gross cash expenditures.....	\$1,180,633 84

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$247,573,344	\$2,420,865 03
Written during the year.	250,137,872	2,656,126 00
Total.	\$497,711,216	\$5,076,961 03
Expired and terminated... ..	218,569,178	2,307,807 68
In force at end of the year.....	\$279,142,038	\$2,769,173 35
Deduct amount re-insured.....	84,624,550	838,346 55
Net amount in force.....	\$194,517,488	\$1,930,826 80

BUSINESS IN MAINE.

Risks written (fire).....	\$996,365 00
Premiums received	11,387 01
Losses paid	5,011 63
Losses incurred.....	5,807 10

SUN INSURANCE OFFICE,

LONDON, ENG.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES IN 1882.

J. J. GUILLE, *Manager*, 54 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered	\$240,000 00
Loans on bond and mortgage (first liens)	346,000 00
Loans on mortgage upon which more than one year's interest is due...	76,000 00
Interest due and accrued thereon.....	10,902 50
Stocks and bonds owned by the company, market value.....	1,271,730 00
Cash in company's principal office	\$ 504 24
Cash deposited in bank	144,378 81
Interest due and accrued on stocks and bonds.....	25,068 96
Gross premiums in due course of collection.....	317,042 10
All other assets, viz: rents due and accrued, \$1,366.67; due from other companies for re-insurance on losses already paid, \$171.83.....	1,538 50
Gross assets.	\$2,433,165 11

LIABILITIES.

Losses adjusted and unpaid	\$ 82,615 05
Losses unadjusted, including all reported losses.....	129,426 02
Losses resisted, including interest, costs and expenses.	15,884 00
Gross amount of claims for losses.....	\$227,925 07
Deduct re-insurance and salvage.....	13,047 20
Net amount of unpaid losses and claims.....	\$ 214,877 87
Unearned premiums on outstanding risks.....	1,434,694 72
All other demands against the company, viz: commissions, etc.	63,482 78
Total liabilities, except capital and surplus.....	1,713,055 37
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	520,109 74
Gross liabilities, including net surplus.....	\$2,433,165 11

INCOME.

Net cash received for premiums (fire).....	\$1,573,039 65
Received for interest on mortgages.....	19,516 68
Received for interest and dividends on stocks and bonds and all other sources	58,679 15
Income from all other sources, viz: rents	10,295 58
Gross cash income.....	\$1,661,531 06

EXPENDITURES.

Net amount paid for losses (fire).....	\$1,144,062 87
Paid for commissions or brokerage....	236,293 10
Salaries and other charges of officers, clerks and employes.....	77,904 61
Paid State, National and local taxes.....	40,396 27
All other expenditures, viz.: general and agency expenses, postage, exchange, stationery, printing, advertising and maps	141,891 70
Gross cash expenditures.....	\$1,690,537 55

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1883.	\$305,423,377	\$3,068,595 30
Written during the year.....	201,739,682	2,169,913 12
Total.....	\$507,163,059	\$5,238,508 42
Expired and terminated	206,076,002	2,307,624 24
In force at end of the year	\$301,087,057	\$2,930,884 18
Deduct amount re-insured	9,818,430	100,151 59
Net amount in force.....	\$291,268,627	\$2,830,732 59

BUSINESS IN MAINE.

Risks written, (fire).....	\$1,016,142 00
Premiums received.	11,546 28
Losses paid.....	9,676 07
Losses incurred....	7,856 05

UNION ASSURANCE SOCIETY,

LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN 1714.

HALL & HENSHAW, *Managers*, 54 William Street, New York, N. Y.

Deposit Capital, \$200,000.00.

ASSETS.

Stocks and bonds owned by the company, market value.....		\$863,732 50
Cash in company's principal office	\$ 74 33	
Cash deposited in bank	31,852 00	31,926 33
Interest on deposit.....		108 07
Gross premiums in due course of collection.....		116,354 42
Gross assets.....		\$1,012,116 32

LIABILITIES.

Losses adjusted and unpaid.....	\$49,108 25	
Losses unadjusted, including all reported losses.....	57,944 40	
Losses resisted, including interest, costs and expenses.....	7,800 00	
Net amount of unpaid losses and claims		\$114,852 65
Unearned premiums on outstanding risks.....		389,847 40
All other demands against the company, viz: commissions, etc		23,418 89
Total liabilities, except capital and surplus.....		\$528,118 94
Deposit capital		200,000 00
Surplus beyond capital and other liabilities.....		283,997 38
Gross liabilities, including net surplus.....		\$1,012,118 32

INCOME.

Net cash received for premiums (fire)	\$652,469 76
Received for interest and dividends on stocks and bonds and all other sources	25,978 29
Gross cash income	\$678,448 05

EXPENDITURES.

Net amount paid for losses, (fire).....	\$274,171 20
Paid for commissions or brokerage.....	167,398 16
Salaries and other charges of officers, clerks and employees	3,916 60
Paid State, National and local taxes.....	10,803 11
All other expenditures, viz.: postage, \$203.93; advertising, \$464.25; traveling, \$1,855; sundries, \$13,759.48; maps, \$724.....	17,106 66
Gross cash expenditures.....	\$473,390 73

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893	\$35,258,101	\$476,457 25
Written during the year	72,315,234	857,784 37
• Total	\$107,573,335	\$1,334,241 62
Expired and terminated	50,520,702	575,176 24
In force at end of the year	\$57,052,633	759,065 38
Deduct amount re-insured	554,475	8,996 74
Net amount in force.....	\$56,498,158	\$750,068 64

BUSINESS IN MAINE.

Risks written, (fire)	\$135,439 00
Premiums received.....	2,163 31
Losses paid	2,012 01
Losses incurred	1,837 89

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. M. SMITH, *President*.C. C. FOSTER, *Secretary*.

Deposit Capital, \$200,000.00.

ASSETS.

Loans on bond and mortgage (first liens).....	\$	20,000	00
Stocks and bonds owned by the company, market value		1,166,773	75
Cash in company's principal office	\$	26	81
Cash deposited in bank.....		119,726	21
Gross premiums in due course of collection.....		284,478	12
Bills receivable, not matured, taken for premiums.....		50,986	91
Gross assets.....		\$1,642,001	80

LIABILITIES.

Losses adjusted and unpaid	}	\$172,885	34
Losses unadjusted, including all reported losses.....			
Losses resisted, including interest, costs and expenses		22,336	00
Net amount of unpaid losses and claims		\$195,231	34
Unearned premiums on outstanding risks.....		853,456	78
All other demands against the company, viz: commissions, etc.....		37,105	84
Total liabilities, except capital and surplus.....		\$1,085,793	91
Deposit capital		200,000	00
Surplus beyond capital and other liabilities.....		356,207	89
Gross liabilities, including net surplus		\$1,642,001	80

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums....	\$1,274,286	61	\$393,846
Received for interest and dividends on stocks and bonds and all other sources			47,713
Gross cash income			\$1,715,847

192 U. S. BRANCHES OF INS. CO'S OF FOREIGN COUNTRIES.

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$822,707 24	\$269,626 67	\$1,092,333 91
Paid for commissions or brokerage.....			319,292 33
Salaries and other charges of officers, clerks and employes.....			33,600 00
Paid State, National and local taxes.....			42,353 55
All other expenditures			152,711 77
Gross cash expenditures.....			\$1,640,291 56

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$134,576,752	\$1,800,386 23	\$9,120,296	\$154,071 11
Written during the year.....	132,226,754	1,818,947 91	52,098,243	460,168 84
Total	\$266,803,506	\$3,619,334 14	\$61,218,542	\$614,239 95
Expired and terminated.....	144,869,809	1,964,376 10	52,484,218	498,256 20
In force at end of the year.....	\$121,933,697	\$1,654,958 04	\$8,734,324	\$115,983 75
Deduct amount re-insured	4,517,578	46,172 21	2,003,971	40,529 78
Net amount in force ...	\$117,416,119	\$1,608,785 83	\$6,730,353	\$75,453 97

BUSINESS IN MAINE.

Risks written (fire)	\$704,446 00
Premiums received.....	12,683 54
Losses paid....	8,415 83
Losses incurred.....	10,271 16

MAINE MUTUAL FIRE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31, 1894.**

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862

S. L. HOLBROOK, *President.*

THOMAS H. RILEY, *Secretary.*

ASSETS.

Assessments on premium notes unpaid ...	\$ 76 86
Cash in office of the company.....	155 90
Total assets of the company.....	<u>\$232 76</u>

(Premium notes subject to assessment, \$12,529.78.)

LIABILITIES.

Due for borrowed money	\$176 91
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$ 87 06
Received for assessments on deposit notes	590 23
Gross cash income.....	<u>\$677 29</u>

(Deposit notes received during the year, \$2,878.48.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$462 35
Paid for salaries of officers and other employes	35 00
All other expenditures, viz: interest on borrowed money, \$15.75; adjusting losses, \$7.00; printing, \$8.00; postage, \$2.85	31 00
Gross cash expenditures	<u>\$528 35</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposits Notes.</i>
In force December 31, 1883.....	\$196,405	\$11,787 80
Written or renewed during the year	47,806	2,878 48
Total	<u>\$244,213</u>	<u>\$14,666 28</u>
Deduct those expired and marked off as terminated.....	85,550	2,136 50
In force December 31, 1884.....	<u>\$208,663</u>	<u>\$12,529 78</u>
Losses incurred during the year		\$462 35

BUSINESS ALL IN MAINE.

CASCO MUTUAL FIRE INSURANCE COMPANY,

CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

S. O. HANCOCK, *President*.S. C. SYLVESTER, *Secretary*.

ASSETS.

Cash in office of the company.....	\$14 75
(Premium notes subject to assessment, \$4,078.50.)	

INCOME DURING THE YEAR.

Received for policy fees	\$30 00
(Deposit notes received during the year, \$774.50.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$ 1 25
Paid for salaries of officers and other employes	20 00
Gross cash expenditures	\$31 25

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893	\$69,730	\$3,828 25
Written or renewed during the year	15,450	774 50
Total	\$85,180	\$4,602 75
Deduct those expired and marked off as terminated... ..	10,150	524 25
In force December 31, 1894.....	\$75,030	\$4,078 50
Losses incurred during the year.....		\$1 25

BUSINESS ALL IN MAINE.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY,

BRISTOL (PEMAQUID P. O.), MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1894.

W. S. BRAINERD, *President*.W. E. LEWIS, *Secretary*.

ASSETS.

Cash in office of the company	\$ 8 24
Cash in the Wiscasset Savings Bank	96 50
All other assets, viz.: premiums in process of collection	12 30
Total assets of the company	\$116 04

(Premium notes subject to assessment, \$1,236.06.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$140 34
Received for interest	50
Received for policy fees....	58 00
Gross cash income	\$198 84

(Deposit notes received during the year, \$1,236.06.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$58 00
All other expenditures, viz.: charter fee, \$20.00; printing policies and by-laws, \$15.25; postage and incidental expenses, \$1.85	37 10
Gross cash expenditures	\$95 10

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year	\$50,880	\$152 64	\$1,346 76

BUSINESS ALL IN MAINE.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

CUMBERLAND (CENTER P. O.), MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President*.D. L. BLANCHARD, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 12 51
Cash in the Portland Savings Bank.....	155 58
Total assets of the company	\$168 08

(Premium notes subject to assessment, \$13,648.54.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$86 84
Received for interest	4 28
Received for policy fees.....	9 80
Gross cash income.....	\$89 92

(Deposit notes received during the year, \$2,230.45.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employees ...	\$24 14
All other expenditures, viz: Annual statement and blanks	5 50
Gross cash expenditures	\$29 64

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$232,920	\$13,004 34
Written or renewed during the year	39,545	2,230 45
Total	\$272,465	\$15,234 79
Deduct those expired and marked off as terminated.....	28,400	1,586 25
In force December 31, 1894.....	244,065	13,648 54

BUSINESS ALL IN MAINE.

DANVILLE MUTUAL FIRE INSURANCE COMPANY,
AUBURN, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President.*

WM. PLUMMER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 152 06
Cash in the Auburn Savings and Mechanic Bank.....	423 24
All other assets, viz: safe.....	69 50
Total assets of the company.	\$637 80

(Premium notes subject to assessment, \$8,337.76.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	156 88
Received for interest.....	12 91
Received for policy fees.....	34 50
Gross cash income.....	\$204 24

(Deposit notes received during the year, \$2,472.25.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	2 45
Paid for commissions.....	23 00
Paid for salaries of officers and other employees.....	11 82
All other expenditures, viz: advertising report.	2 00
Gross cash expenditures..	\$39 27

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893....	\$175,753	\$ 414 16	\$ 7,869 01
Written or renewed during the year.....	44,530	156 83	2,472 25
Total	220,283	570 99	10,341 26
Deduct those expired and marked off as terminated,	51,183	105 45	2,008 60
In force December 31, 1894.....	169,100	465 54	8,337 76
Losses incurred during the year.....			\$2 45

BUSINESS ALL IN MAINE.

DRESDEN MUTUAL FIRE INSURANCE COMPANY,

DRESDEN (CEDAR GROVE P. O.), MAINE.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ZINA H. BLINN, *President*.ORRIN MCFADDEN, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 71 76
Cash in the Gardiner Savings Institution.....	362 72
Total assets of the company.....	<u>\$434 48</u>

(Premium notes subject to assessment, \$7,161.23.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$144 63
Received for interest.....	11 20
Received for policy fees.....	26 00
Gross cash income	<u>\$181 83</u>

(Deposit notes received during the year, \$2,147.94.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.	\$101 35
Paid for salaries of officers.....	26 00
Gross cash expenditures.....	<u>\$127 35</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$178,225	\$463 07	\$6,708 86
Written or renewed during the year	57,065	142 66	2,147 94
Total.....	<u>\$235,290</u>	<u>\$604 73</u>	<u>\$8,856 80</u>
Deduct those expired and marked off as terminated,	47,650	119 16	1,695 57
In force December 31, 1894.....	<u>\$187,640</u>	<u>\$485 57</u>	<u>\$7,161 23</u>
Losses incurred during the year.....			65 00

BUSINESS ALL IN MAINE.

EDGEComb MUTUAL FIRE INSURANCE COMPANY,

EDGEComb, MAINE.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President*.CHARLES W. CATE, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 22 73
Cash in the Bath Savings Institution	175 00
Total assets of the company.	<u>\$197 73</u>

(Premium notes subject to assessment, \$3,646.33.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums..	\$243 07
Received for policy fees.....	30 50
Gross cash income.....	<u>\$273 57</u>

(Deposit notes received during the year, \$3,646.33.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$35 50
All other expenditures, viz: Charter \$20; books, stationery, printing, stamps, etc, \$20.35.....	40 35
Gross cash expenditures.....	<u>\$75 85</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year	\$45,730	\$197 72	\$3,646 33

BUSINESS ALL IN MAINE.

ELIOT AND KITTELY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.*

MOSES E. GOODWIN, *Secretary.*

ASSETS.

Assessments on premium notes unpaid	\$1,250 00
(Premium notes subject to assessment, \$61,859.64.)	

LIABILITIES.

Due for borrowed money	\$1,368 00
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INCOME DURING THE YEAR.

Received for policy fees.....	\$ 439 98
Received for assessments on deposit notes.	3,352 00
Gross cash income.....	\$3,791 98

(Deposit notes received during the year, \$14,664.60.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$3,308 98
Paid for salaries of officers and other employes	369 00
Paid for interest	80 00
All other expenditures, viz: rents, \$13.00; postage, printing, etc, \$44.52....	57 52
Gross cash expenditures	\$3,816 51

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$967,424	\$57,445 12
Written or renewed during the year.....	244,410	14,664 60
Total	\$1,201,834	\$72,109 72
Deduct those expired and marked off as terminated.. .	170,840	10,250 40
In force December 31, 1894.....	\$1,030,994	\$61,859 32

BUSINESS ALL IN MAINE.

FALMOUTH MUTUAL FIRE INSURANCE COMPANY,
FALMOUTH (WEST P. O.), MAINE.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President.*

ARTHUR S. NOYES, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 163 25
Cash in the Portland National Bank	1,152 80
Total assets of the company	\$1,316 05

(Premium notes subject to assessment, \$31,626.10.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$213 53
Received for interest	38 95
Received for policy fees.....	32 50
Gross cash income	\$284 98

(Deposit notes received during the year \$7,414.00.).

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$75 60
All other expenditures, viz: printing, postage, etc	12 70
Gross cash expenditures	\$88 30

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$300,176	\$29,068 35
Written or renewed during the year	74,140	7,414 00
Total	\$374,316	\$36,482 35
Deduct those expired and marked off as terminated.....	58,055	4,866 25
In force December 31, 1894.....	\$316,261	\$31,626 10

BUSINESS ALL IN MAINE.

FAYETTE MUTUAL FIRE INSURANCE COMPANY,

FAYETTE (CORNER P. O.), MAINE.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

O. E. STEVENS, *President*.C. H. BAMFORD, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 39 11
Cash in the Augusta Savings Bank.....	232 95
All other assets, viz.: due on policies in hands of company.....	5 67
Total assets of the company.....	\$277 73

(Premium notes subject to assessment, \$3,408.20.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.	\$38 85
Received for interest	9 46
Gross cash income.....	\$47 81

(Deposit notes received during the year, \$1,786.30.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$3 00
All other expenditures.	3 14
Gross cash expenditures	\$6 14

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$67,480	\$2,916 60
Written or renewed during the year	24,805	1,786 30
Total	\$92,285	\$4,703 90
Deduct those expired and marked off as terminated.....	4,700	204 00
In force December 31, 1894.....	87,585	4,499 90
Deduct amount re-insured	19,505	1,088 70
Balance in force December 31, 1894	68,080	3,408 20

BUSINESS ALL IN MAINE.

FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

FREEPORT, MAINE.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN L. TAYLOR, *President.*

JOSEPH H. LOVELL, *Secretary.*

ASSETS.

Cash in office of the company..... \$111 41
(Premium notes subject to assessment, \$9,753.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.. \$137 34
(Deposit notes received during the year, \$3,454.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes..... \$36 68

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$151,480	\$246 52	\$6,331 00
Written or renewed during the year.....	85,000	137 34	3,454 00
Total	\$236,480	\$383 86	\$9,785 00
Deduct those expired and marked off as terminated,	900		82 00
In force December 31, 1894.....	235,580	383 86	9,753 00

BUSINESS ALL IN MAINE.

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

FRYEBURG (CENTER P. O.), MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President*. THOMAS S. MCINTIRE, *Secretary*.

ASSETS.

Assessments on premium notes unpaid	\$ 5 00
Cash in office of the company.....	32 30
Total assets of the company.....	<u>\$37 30</u>

(Premium notes subject to assessment, \$11,266.13.)

INCOME DURING THE YEAR.

Received for bills collected.....	\$9 68
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(Deposit notes received during the year, \$2,334.00.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	73 47
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893	\$267,875	\$10,707 68
Written or renewed during the year.....	58,900	2,334 00
Total	<u>\$326,775</u>	<u>\$13,041 68</u>
Deduct those expired and marked off as terminated.....	44,375	1,775 75
In force December 31, 1894.....	\$281,900	\$11,266 13

BUSINESS ALL IN MAINE.

GARDINER AND RICHMOND MUTUAL FIRE INSURANCE COMPANY,

GARDINER, MAINE.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

JOHN B. PIKE, *President.*

JAMES R. PEACOCK, *Secretary.*

ASSETS.

Premiums in process of collection.....	\$4 55
Cash in office of the company.....	3 00
Total assets of the company.....	\$7 55

(Premium notes subject to assessment, \$1,702.50.)

LIABILITIES.

For services and expenses.....	\$46 00
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INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$32 95
Cash income from all other sources.....	22 00
Gross cash income..	\$54 95

(Deposit notes received during the year, \$1,702.50.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$36 00
All other expenditures, viz: Postage, etc.....	15 00
Gross cash expenditures.....	\$54 00

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year.....	\$33,850	\$32 95	\$1,702 50

BUSINESS ALL IN MAINE.

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM, (SEBAGO LAKE, P. O), MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President*. ALSTON V. WHITNEY, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 29 37
Cash in the Portland Savings Bank	192 48
Total assets of the company.....	<u>\$221 75</u>
(Premium notes subject to assessment, \$33,689.50.)	

LIABILITIES.

Net amount of unpaid losses.....	\$150 00
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INCOME DURING THE YEAR.

Received for policy fees.. ..	\$60 00
Received for assessments on deposit notes.....	97 08
Gross cash income.....	<u>\$157 08</u>
(Deposit notes received during the year, \$5,739.50.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$10 00
Paid for salaries of officers and other employes	98 00
All other expenditures, viz: Printing.....	12 50
Gross cash expenditures.....	<u>\$120 50</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$370,740	\$37,074 00
Written or renewed during the year.	57,396	5,739 50
Total	<u>\$428,135</u>	<u>\$42,813 50</u>
Deduct those expired and marked off as terminated.....	42,240	4,224 00
In force December 31, 1894.....	<u>\$385,895</u>	<u>\$38,589 50</u>
Losses incurred during the year.		\$150 00

BUSINESS ALL IN MAINE.

HAMPDEN MUTUAL FIRE INSURANCE COMPANY,**HAMPDEN, MAINE.****INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.****SAMUEL K. EMERSON, *President*. **GEORGE N. HOLLAND, *Secretary*.******ASSETS.****Cash in the Penobscot Savings Bank..... \$41 60****INCOME DURING THE YEAR.****Received for policy fees... \$58 50****EXPENDITURES DURING THE YEAR.****Paid for salaries of officers and other employes. \$19 50****All other expenditures, viz.: stationery and postage 40****Gross cash expenditures..... \$19 90****GENERAL ITEMS.****In force December 31, 1883..... *Risks.* \$45,585****Written or renewed during the year 26,500****In force December 31, 1894..... \$72,085****BUSINESS ALL IN MAINE**

HARRISON MUTUAL FIRE INSURANCE COMPANY,

HARRISON (BOLSTER'S MILLS P. O.), MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSHUA HOWARD, *President*.S. LOTON WESTON, *Secretary*.

ASSETS.

Cash loaned on real estate	\$1,144 92
Cash in office of the company.....	301 12
Total assets of the company.....	<u>\$1,446 04</u>

(Premium notes subject to assessment, \$13,450.50.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$223 46
Received for interest	44 92
Received for policy fees.....	41 00
Gross cash income.....	<u>\$309 38</u>

(Deposit notes received during the year, \$2,750.50).

EXPENDITURES DURING THE YEAR.

Net amount paid for losses. ..	\$26 00
Paid for commissions.	65 60
All other expenditures.....	4 00
Gross cash expenditures.....	<u>\$96 60</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893	\$239,175	-	\$12,436 15
Written or renewed during the year.....	56,725	\$264 46	2,750 00
Total.....	<u>\$295,900</u>	<u>\$264 46</u>	<u>\$15,186 15</u>
Deduct those expired and marked off as terminated.	32,935	-	1,685 65
In force December 31, 1894.....	<u>\$262,965</u>	<u>\$264 46</u>	<u>\$13,450 50</u>
Losses incurred during the year.....			\$26 00

BUSINESS ALL IN MAINE.

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL, MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.*C. S. DUNNING, *Secretary.*

ASSETS.

Cash in office of the company.....	\$90 21
Cash in Topsham and Brunswick Savings Banks	519 64
Total assets of the company.....	\$599 85

(Premium notes subject to assessment, \$10,673.12.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$102 85
Received from all other sources.....	12 25
Gross cash income.....	\$115 10

(Deposit notes received during the year, \$2,457.46.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$46 28
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893... ..	\$179,583 08	\$67 58	\$11,625 52
Written or renewed during the year.....	41,690 00	102 85	2,457 40
Total.....	\$221,273 08	\$170 43	\$14,082 92
Deduct those expired and marked off as terminated,	39,980 00	85 96	3,409 80
In force December 31, 1894.....	\$181,293 08	\$85 80	\$10,673 1

BUSINESS ALL IN MAINE.

JAY MUTUAL FIRE INSURANCE COMPANY,

JAY, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*J. H. MERRITT, *Secretary.*

ASSETS.

Cash in office of the company	\$106 11
(Premium notes subject to assessment, \$9,811.15.)	

LIABILITIES.

Due for borrowed money	\$300 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$154 39
(Deposit notes received during the year, \$2,582.10.)	

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$41 14
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GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1883.....	\$1,652,714
Written or renewed during the year	41,835
Total	\$207,20
Deduct those expired and marked off as terminated.....	27,681
In force December 31, 1894.....	\$179,526

BUSINESS ALL IN MAINE.

JEFFERSON FARMERS' MUTUAL FIRE INSURANCE COMPANY,

JEFFERSON (EAST P. O.), MAINE.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

A. D. KENNEDY, *President*.

S. T. JACKSON, *Secretary*.

ASSETS.

Cash in office of the company	\$ 06
Cash in the Gardiner Savings Institution	321 17
All other assets, viz: premiums in process of collection.....	4 05

Total assets of the company..... \$325 73

(Premium notes subject to assessment, \$3,131.78.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$59 10
Received for interest	9 91
Received for policy fees.....	33 00
Gross cash income ..	\$102 01

(Deposit notes received during the year, \$709.50.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes .	\$34 53
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$97,725	\$300 60	\$2,975 25
Written or renewed during the year.....	23,550	70 95	709 50
Total	\$120,975	\$371 55	\$3,684 75
Deduct those expired and marked off as terminated	3,100	6 80	105 00
In force December 31, 1894.....	\$117,875	\$364 95	\$3,479 75

BUSINESS ALL IN MAINE.

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY,
NORTH KENNEBUNK, MAINE.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*

F. M. IRVING, *Secretary.*

ASSETS.

Cash in office of the company	\$ 45 40
Cash in the Biddeford and Saco Savings Banks.....	475 00
Total assets of the company	\$520 40

(Premium notes subject to assessment, \$11,135.90.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$586 10
Received for policy fees.....	81 00
Gross cash income	\$667 10

(Deposit notes received during the year, \$11,722.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for expenses of incorporation	\$59 75
Paid for legal assistance	25 00
Paid for salaries of officers and other employes.....	19 00
All other expenditures, viz.: printing and blank books.....	32 86
Gross cash expenditures	\$146 70

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year	\$117,220	\$586 10	\$11,135 90

BUSINESS ALL IN MAINE.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,
LITCHFIELD (CORNER P. O.), MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

THOMAS HOLMES, *President.*

J. W. STARBIRD, *Secretary.*

ASSETS.

Cash in office of the company..... \$30 00
 (Premium notes subject to assessment, \$12,181.75.)

LIABILITIES.

Net amount of unpaid losses..... \$550 00

INCOME DURING THE YEAR.

Net amount of cash received for premiums..... \$112 00
 (Deposit notes received during the year, \$3,857.10.)

EXPENDITURES DURING THE YEAR.

Paid for commissions..... \$75 00
 All other expenditures..... 8 00
 Gross cash expenditures..... \$83 00

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$216,185	\$80 63	\$11,600 40
Written or renewed during the year.....	74,950	112 00	3,857 10
Total.....	\$291,135	\$192 63	\$15,457 50
Deduct those expired and marked off as terminated,	66,420	97 19	3,275 75
Balance in force December 31, 1894...	\$224,715	\$95 44	\$12,181 75
Losses incurred during the year.....			\$550 00

BUSINESS ALL IN MAINE.

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL (CENTER P. O.), MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President*.J. F. STEARNS, *Secretary*.

ASSETS.

Cash in office of the company	\$115 85
All other assets, viz.: safe	50 00
Total assets of the company.....	\$165 85

(Premium notes subject to assessment, \$3,896.75.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$22 65
Received for interest	4 00
Received from all other sources.....	10 80
Gross cash income	\$37 45

(Deposit notes received during the year, \$1,132.50.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$21 00
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893 .. .	\$61,327	\$75 90	\$3,795 25
Written or renewed during the year.....	18,875	22 65	1,182 50
Total.....	\$80,202	\$98 55	\$4,927 75
Deduct those expired and marked off as terminated,	15,702	20 92	1,081 00
In force December 31, 1894.....	\$64,500	\$77 63	\$3,896 75

BUSINESS ALL IN MAINE.

MEDOMAK MUTUAL FIRE INSURANCE COMPANY,

WALDOBORO, MAINE.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

W. H. LEVENSALER, *President.*OZRO D. CASTNER, *Secretary.*

ASSETS.

Cash in the Medomak National Bank	\$206 23
All other assets, viz: cash premiums and policy fees.....	31 50
Total assets of the company.	\$237 73

(Premium notes subject to assessment, \$2,636.25.)

LIABILITIES.

Amount due for return premiums....	45
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INCOME DURING THE YEAR.

Net amount of cash received for premiums..	\$232 58
Received for policy fees.....	57 00
Cash premium and policy fees assessed and payable.....	31 50
Gross cash income.....	\$321 08

(Deposit notes received during the year, \$2,636.25.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses ...	\$21 00
All other expenditures, viz: Charter and organization.....	62 35
Gross cash expenditures.....	\$83 35

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year	\$87,875	\$263 63	\$2,636 25
Losses incurred during the year			21 00

BUSINESS ALL IN MAINE.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,

NORTH YARMOUTH (EAST NORTH YARMOUTH P. O.), MAINE.

—
INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

I. S. BROWN, *President.*

ALBERT SWEETSER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$5 14
⌋Premium notes subject to assessment, \$16,206.85.)	

LIABILITIES.

Borrowed money.....	\$50 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$113 97
Borrowed money.....	50 00
Received for assessments on deposit notes.....	941 61
	\$1,105 58

⌋Deposit notes received during the year, \$2,876.10.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,150 00
Paid for interest.....	3 25
Paid for salaries of officers and other employes.....	114 87
All other expenditures.....	7 50
	\$1,275 62

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$200,065	\$175 18	\$15,068 90
Written or renewed during the year..	40,999	113 97	2,876 10
Total....	\$241 046	\$289 15	\$17,965 00
Deduct those expired and marked off as terminated,	43,391	-	2,207 60
In force December 31, 1894.....	\$197,673	\$289 15	\$15,757 40
Losses incurred during the year.....			\$1,150 00

BUSINESS ALL IN MAINE.

**OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL
FIRE INSURANCE COMPANY,
PARIS (SOUTH P. O), MAINE.**

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEO. F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$250 00
Cash in office of the company.....	121 52
All other assets..	871 52
Total assets of the company.....	\$743 04

(Premium notes subject to assessment, \$44,072.28.)

LIABILITIES.

Losses adjusted and not paid.....	2,000 00
Due for money borrowed and interest thereon.....	181 00
All other liabilities, secretaries salary.....	125 00
Total liabilities..	\$2,306 00

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$972 21
Received from all other sources.....	300 00
Received for assessments on deposit notes.....	4,818 64
Gross cash income..	\$6,090 85

(Deposit notes received during the year, \$19,668.45.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$5,527 00
Paid for interest.....	6 00
Borrowed money repaid.....	200 00
Paid for salaries of officers and other employes.....	215 86
All other expenditures.....	137 25
Gross cash expenditures.....	\$6,086 11

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893 . . .	\$960,009	\$24,002 25	\$45,000 45
Written or renewed during the year.....	383,365	972 21	19,668 45
Total.....	\$1,353,378	\$24,974 46	\$67,668 90
Deduct those expired and marked off as terminated	271,926	-	-
In force December 31, 1894.....	\$1,081,452	\$24,974 46	\$67,668 90
Losses incurred during the year,.....			7,227 00

BUSINESS ALL IN MAINE.

PATRONS' ANDROSCOGGIN MUTUAL FIRE INSURANCE COMPANY,

AUBURN (AUBURN PLAINS P. O.), MAINE.

—
INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President*.

F. A. ALLEN, *Secretary*.

ASSETS.

Cash in office of the company.....	\$178 91
(Premium notes subject to assessment, \$108,321.00)	

LIABILITIES.

Due for borrowed money	\$1,174 20
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$1,323 05
Received for borrowed money.....	1,140 00
Received from all other sources.....	5 00
Received for assessments on deposit notes.	4,297 64
	\$6,765 69
Gross cash income	\$6,765 69
(Deposit notes received during the year, \$44,745.66.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses. .	\$6,489 56
• Paid for salaries of officers and other employes	648 89
All other expenditures, viz: postage, printing, etc	108 52
	\$7,241 97
Gross cash expenditures.....	\$7,241 97

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1893.....	\$1,922,963
Written or renewed during the year	890,913
Total	\$2,813,876
Deduct those expired and marked off as terminated	477,966
In force December 31, 1894.....	\$2,335,910
Losses incurred during the year.....	\$6,489 56

BUSINESS ALL IN MAINE.

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

WM. P. MOODY, *President.*M. H. KELLEY, *Secretary.*

ASSETS.

Stocks, bonds and securities	\$68,108 00
Cash in office of the company	614 42
Total assets of the company	\$68,723 42

(Premium notes subject to assessment, \$6,319.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$2,016 25
Received for interest	3,404 85
Received for policy fees.....	7 28
Gross cash income	\$5,428 38

(Deposit notes received during the year, \$2,016.25.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$58 00
Paid for commissions	80 00
Taxes and rents.....	140 00
Paid for salaries of officers and other employes	600 00
All other expenditures, viz.: premiums on investments, \$349.75; dividends \$3,676.67; printing, \$30.40	4,058 82
Gross cash expenditures	\$4,834 82

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1893.....	\$564,300
Written or renewed during the year	183,150
Total	\$747,450
Deduct those expired and marked off as terminated.....	134,875
In force December 31, 1894.....	\$612,575
Losses incurred during the year	\$58 00

BUSINESS ALL IN MAINE.

SWAN'S ISLAND MUTUAL FIRE INSURANCE COMPANY,

SWAN'S ISLAND (ATLANTIC P. O.), MAINE.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

H. W. SMALL, *President*.

J. W. STAPLES, *Secretary*.

ASSETS.

Cash in office of the company.	\$16 43
(Premium notes subject to assessment, \$2,315.00.)	

INCOME DURING THE YEAR.

Net amount of cash received for premiums.	\$12 53
(Deposit notes received during the year, \$362.50.)	

EXPENDITURES DURING THE YEAR.

Paid for commissions.	\$9 00
All other expenditures.	1 68
Gross cash expenditures	\$10 68

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.	\$20,875	\$2,087 50
Written or renewed during the year.	3,825	382 50
Total	\$24,700	\$2,470 00
Deduct those expired and marked off as terminated.	1,550	155 00
In force December 31, 1894.	\$23,150	\$2,315 00

BUSINESS ALL IN MAINE.

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President.*

O. N. BUTLER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$499 50
(Premium notes subject to assessment, \$8,351.70.)	

INCOME DURING THE YEAR.

Net amount of cash received for premiums..	\$50 15
Received for interest.....	21 75
Received for policy fees.....	23 00
Gross Cash Income.....	\$94 90
(Deposit notes received during the year, \$1,805.00.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$437 50
Paid for salaries of officers and other employes.....	49 75
Gross cash expenditures. ..	\$487 25

GENERAL ITEMS.

	<i>Risks</i>
In force December 31, 1893.....	\$84,410
Written or renewed during the year.....	18,050
Total..	\$102,460
Deduct those expired and marked off as terminated.....	16,350
In force December 31, 1894.....	\$86,110

BUSINESS ALL IN MAINE.

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

WARREN, MAINE.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

J. P. STARRETT, *Secretary.*

ASSETS.

Cash in office of the company.....	\$140 00
Cash in the Rockland and Augusta Savings Banks..	1,134 91
All other assets.....	285 30
Total assets of the company.....	\$1,560 21

(Premium notes subject to assessment, \$7,218.22.)

LIABILITIES.

Due on directors bills.....	\$3 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.	\$196 61
Received for interest	14 85
Gross cash income.....	\$211 46

(Deposit notes received during the year, \$1,531.75.)

EXPENDITURES DURING THE YEAR.

Paid for unexpired premiums	\$ 2 06
Paid for salaries of officers and other employes.....	62 00
All other expenditures..	2 80
Gross cash expenditures	\$66 86

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893	\$185,133	\$6,922 04
Written or renewed during the year	40,150	1,531 75
Total	\$225,283	\$8,453 79
Deduct those expired and marked off as terminated.....	32,858	1,235 57
In force December 31, 1894.....	\$192,425	\$7,218 22

BUSINESS ALL IN MAINE.

WELLS MUTUAL FIRE INSURANCE COMPANY,

WELLS (DEPOT P. O.), MAINE.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

IVORY HATCH, *President.*LEWIS WEST, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$41 81
Premiums in process of collection.....	3 25
Total assets of the company	<u>\$45 06</u>

(Premium notes subject to assessment, \$15,413.20.)

LIABILITIES.

Due for borrowed money	\$60 12
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INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$116 64
Received for policy fees.....	38 50
Received for assessments on deposit notes.	<u>2,269 20</u>
Gross cash income	<u>\$2,422 34</u>

(Deposit notes received during the year \$3,198.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,882 00
Paid for borrowed money and interest	269 49
Paid for salaries of officers and other employes	305 41
All other expenditures	<u>45 22</u>
Gross cash expenditures	<u>\$2,502 12</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$253,535	\$15,671 10
Written or renewed during the year	<u>56,125</u>	<u>3,198 00</u>
Total	\$309,660	\$18,869 10
Deduct those expired and marked off as terminated.....	<u>58,415</u>	<u>3,455 90</u>
In force December 31, 1894.....	\$251,245	\$15,413 20
Losses incurred during the year.....		\$1,882 00

BUSINESS ALL IN MAINE.

**WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY,**

HERMON (CENTER P. O)., MAINE.

—
INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

AUGUSTUS TARR, *President.*

THURSTON HUNT, *Secretary.*

—
ASSETS.

Cash in office of the company.....	\$ 72 47
Cash in the Penobscot Savings Bank.....	112 99
Total assets of the company.....	<u>\$185 46</u>

INCOME DURING THE YEAR.

Received for policy fees..	\$37 00
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EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$15 00
All other expenditures, viz: postage and stationery	75
Gross cash expenditures.....	<u>\$15 75</u>

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1893.....	\$114,080
Written or renewed during the year.	24,475
Total.....	<u>\$138,525</u>
Deduct those expired and marked off as terminated.....	23,030
In force December 31, 1894.....	<u>\$115,475</u>

BUSINESS ALL IN MAINE.

WEST GARDINER MUTUAL FIRE INSURANCE COMPANY.

WEST GARDINER, MAINE.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.*

HUBBARD GOLDSMITH, *Secretary.*

ASSETS.

Cash in office of the company.....	\$39 77
(Premium notes subject to assessment, \$3,063.50.)	

LIABILITIES.

Due secretary and agent	\$45 70
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INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$61 47
Received for policy fees... ..	39 00
Gross cash income... ..	\$100 47
(Deposit notes received during the year, \$3,063.50.)	

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$25 00
All other expenditures	35 70
Gross cash expenditures	\$60 70

GENERAL ITEMS.

	<i>Risks.</i>
Written during the year.....	\$59,820
Deduct those expired and marked off as terminated	200
In force December 31, 1894	\$59,620

BUSINESS ALL IN MAINE.

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM (CENTER P. O.), MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

JASON S. KNIGHT, *President*.JOHN T. FELLOWS, *Secretary*.

ASSETS.

Cash loaned by company and secured by stocks, bonds, etc.....	\$ 44 00
Premiums in process of collection.....	171 47
Cash in the Maine Savings Bank.....	18 00
All other assets, viz: all other cash loans.....	300 00
Total assets of the company.	\$533 47

(Premium notes subject to assessment, \$21,235.00.)

LIABILITIES.

Losses in process of adjustment.....	\$315 84
Due for money borrowed and interest thereon.....	315 00
All other liabilities.....	65 50
Total liabilities.....	\$696 34

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$171 47
Received for interest.....	18 00
Income from all other sources.....	344 00
Gross cash income.....	\$533 47

(Deposit notes received during the year, \$4,286.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$42 00
Paid for interest.....	15 00
Paid for salaries of officers and other employees.....	65 50
All other expenditures.....	100 00
Gross cash expenditures..	\$222 50

GENERAL ITEMS.

	<i>Risks.</i>	<i>Notes. Deposit</i>
In force December 31, 1893....	\$242,589	\$20,446 00
Written or renewed during the year.....	54,902	4,290 00
Total	297,501	24,736 00
Deduct those expired and marked off as terminated	43,343	3,488 00
In force December 31, 1894.....	254,159	21,238 00
Losses incurred during the year.....		\$42 00

BUSINESS ALL IN MAINE.

WILTON MUTUAL FIRE INSURANCE COMPANY,

WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President*.S. S. BASS, *Secretary*.

ASSETS.

Cash in office of the company.....	\$100 40
Cash in the Portland Savings Bank.....	100 00
All other assets, viz: Premiums in process of collection and cash due on policies.....	3 83
Total assets of the company	\$204 23

(Premium notes subject to assessment, \$13,200.41.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$66 42
Received for policy fees and transfer of policies.....	36 75
Received for interest on bank deposit.....	11 18
Gross cash income.....	\$114 35

(Deposit notes received during the year, \$3,533.00.)

EXPENDITURES DURING THE YEAR.

Paid for publication of annual report.....	\$2 50
Paid for salaries of officers and other employes . . .	64 00
All other expenditures, viz: rent and express.....	90
Gross cash expenditures.. ..	\$67 40

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893.....	\$186,191	\$208 02	\$12,431 05
Written or renewed during the year.....	55,145	70 07	3,533 00
Total.....	\$241,336	\$278 09	\$15,964 05
Deduct those expired and marked off as terminated,	44,794	28 16	2,763 64
In force December 31, 1894.....	\$196,542	\$249 93	\$13,200 41

BUSINESS ALL IN MAINE.

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,

WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

J. Y. GOULD, *President.*

D. S. CARTER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 6 21
Cash in the Peoples 25 cent Savings Bank and Bath Savings Institution ..	303 20
Total assets of the company.....	\$309 41

(Premium notes subject to assessment, \$5,918.25.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$77 16
Received for interest	11 47
Gross cash income.....	\$88 63

(Deposit notes received during the year, \$1,550.00.)

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1893....	\$126,200	\$260 40	\$5,394 75
Written or renewed during the year.....	33,575	77 16	1,550 00
Total	\$159,775	\$337 56	\$6,934 75
Deduct those expired and marked off as terminated,	2,100	4 20	84 00
In force December 31, 1894.....	\$157,675	\$333 36	\$6,850 75
Deduct amount re-insured.....	23,050	39 18	982 50
Balance in force December 31, 1894.....	\$134,625	\$294 28	\$5,918 25

BUSINESS ALL IN MAINE.

LICENSED AGENTS

OF FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED
TO TRANSACT BUSINESS IN MAINE.

MAINE MUTUAL COMPANIES.

ELIOT AND KITTERY.

Clark & Hiram	Berwick	Moody, R. A.	York
Hobbs, J. W.	South Berwick	Tapley, A. H.	York

KENNEBUNK FARMERS.

Irving, F. M. Kennebunkport

OXFORD COMPANY, P. OF H.

Toothaker, W. H. Simpson's Corner

YORK COUNTY.

Butler, Charles... .. Buxton

PATRON'S ANDROSCOGGIN.

Allen, F. A. Auburn

MAINE MUTUAL FIRE INSURANCE COMPANY.

Chick, Charles B.	Augusta	McFadden, F. E.	Fairfield
Blaisdell, C. H.	Augusta	Underwood, George.	Fayette
Bright, J. M.	Bangor	Gilman, A. W.	Foxcroft
Campbell, William R.	Bath	McCausland, Fred E.	Gardiner
Johnson, Charles E.	Belfast	Johnson, J. O.	Liberty
Randall, J. W.	Biddeford	Haskell, George B.	Lewiston
Talbot, George A.	Camden	Plummer, S. E.	Newport
Jewell, John M.	Clinton	Neal, Walter L.	Pittsfield
Randall, William B.	Cornish	Plummer, F. H.	Portland
Judkins, Wesley H.	Dexter	Tuttle, Chandler.	Skowhegan
Bradley, A. M. & Son.	East Vassalboro	Blaisdell, Martin.	Waterville
Burrill, C. C. & Son.	Ellsworth	Carleton, Leroy T.	Winthrop

STOCK COMPANIES OF OTHER STATES.

.ETNA.

Macomber, Farr & Co.....	Augusta	Jackson, F. H.	Foxcroft
Howard, D. M.....	Bangor	Kendall, John C.....	Freeport
Humphreys, J. H. & D. M.....	Bath	Neal, W. B.....	Gardiner
Leighton, E. A.....	Berwick	Millett, H. R.....	Gorham
Field, C. H.....	Belfast	Gentle & Ludwig	Houlton
Gove, Edward H.....	Biddeford	Kelley, W. J.....	Kittery
Wight & Libby.....	Bridgton	Cole, Chas. H.....	Kennebunk
Riley, S. H.....	Brunswick	Moody, W. F.....	Kennebunkport
Gardner, E. B.....	Bucksport	Little, H. C.....	Lewiston
Talbot, Geo. H.....	Camden	Longfellow, P. H.....	Machias
Lee, J. A. & Son.....	Calais	Howe, Freeland.....	Norway
Campbell, F. I.....	Cherryfield	Beedy, H. F.....	Phillips
Chapman, D. W. & Son...	Damariscotta	Dow & Pinkham.....	Portland
Judkins, W. H.....	Dexter	Cochran, Baker & Cross.....	Rockland
Hume, Chas. W.....	Eastport	Nowell, C. H.....	Sanford
Bradley, A. M. & Son...	East Vassalboro	Dinsmore & Bickford.....	Skowhegan
Burrill, C. C. & Son.....	Ellsworth	Hersom, F. M.....	South Berwick
McFadden, F. E.....	Fairfield	Boothby, W. A. R.....	Waterville
Voter, F. E.....	Farmington	Creamer, W. B.....	Waldoboro
Fife, Seth W....	Fryeburg	Stockbridge, Mrs. C. A.....	Yarmouth

AMERICAN CENTRAL.

Loring, Prentiss	Portland	Loring, Prentiss & Son	Portland
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AMERICAN (BOSTON.)

Jordan, N. I.....	Auburn	McCarthy, John	Gardiner
Fogler, P. M.....	Augusta	Gentle & Ludwig	Houlton
Mason, Arthur M.....	Bangor	Lydston, Chas. L.....	Lewiston
Thomas, W. F.....	Belfast	Palmer, Anderson & Co.....	Portland
Stone & Woodman ...	Biddeford	Sprague, Edwin	Rockland
Hanson & St. Clair	Calais	Carr, Thos. A	Thomaston
Nutt, N. B.....	Eastport	Mathews, C. K.....	Waterville

AMERICAN (NEWARK, N. J.)

Harmon, H. A	Portland
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AMERICAN FIRE (NEW YORK.)

Jordan, N. I.....	Auburn	Harmon, H. A.....	Portland
Chick, C. B.....	Augusta	Sparrow, Warren & Co.....	Portland
Blake, Barrows & Brown.....	Bangor	Davis, John H.....	Portland
Clark, G. H.....	Bath	Hall, W. T.....	Richmond
Leighton, E. A.....	Berwick	Carter, G. A. & Co	Saco
Grant & Cushman.....	Ellsworth	Mathews, C. K.....	Waterville
Bailey, Augustus.....	Gardiner		

AMERICAN FIRE (PHILADELPHIA.)

Kimball, John S. & Son.....	Bangor	Loring, Prentiss.....	Portland
Baker, Ernest G.....	Bangor	Loring, Prentiss & Son.....	Portland
Garey & Randall	Biddeford	Erskine, A. J. & Son.....	Rockland
Conant, F. A.....	Lewiston	Reynolds, J. D. & Co.....	Waterville
Smith, W. G.....	Old Orchard		

BOSTON MARINE.

Howard, D. M. & Son.....	Bangor	Spofford, E. E	Green's Landing
Gardner, E. B.....	Bucksport	Winslow, Jacob S. & Co.	Portland
Nickerson, S. & Sons, Boothbay Harbor		Cobb, Wight & Co.....	Rockland

BUFFALO GERMAN.

Allen, William, Jr	Portland
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COMMERCE.

Baker, Ernest G.....Bangor | Webster, J. H.....Portland

CONNECTICUT FIRE.

Jordan, N. I.....Auburn	Consens, E. & Sons.....Kennebunkport
Macomber, Farr & Co.....Augusta	Kelly, W. J.....Kittery
Blake, Barrows & Brown.....Bangor	Howe, Freeland.....Norway
Lynam, Fred C. & Co.....Bar Harbor	Parks Bros.....Pittsfield
Shaw & Palmer.....Bath	Loring, Prentiss.....Portland
Gove, E. H.....Biddeford	Loring, Prentiss & Son.....Portland
Wight & Libby.....Bridgton	Cochran, Baker & Cross.....Rockland
Pennell, W. M.....Brunswick	Newell, C. D.....Richmond
Gardner, E. B.....Bucksport	Nowell, C. H.....Sanford
Lee, J. A. & Son.....Calais	Harford, J. H.....S. Portland
Packard, F. A.....Camden	Thayer & Drew.....Waterville
Grant & Cushman.....Ellsworth	

CONTINENTAL.

Miller & Owen.....Auburn	Conant, F. A.....Lewiston
Macomber Farr & Co.....Augusta	Parks Bros.....Pittsfield
McClure, J. W.....Bangor	Palmer, Anderson & Co.....Portland
Drake, James B.....Bath	Newell, Chas. D.....Richmond
Pennell, W. M.....Brunswick	Erskine, A. J. & Son.....Rockland
Talbot, G. H.....Camden	Carter, G. A. & Co.....Saco
Grant, F. M.....Freeport	Nowell, C. H.....Sanford
Morrell, H. K. & Son.....Gardiner	Dinsmore & Bickford.....Skowhegan
Balley, Augustus.....Gardiner	Carr, Thomas A.....Thomaston
Donnell, W. C.....Houlton	Mathews, Chas. K.....Waterville

EQUITABLE F. AND M.

Curran, W. F.....Bangor	Loring, Prentiss.....Portland
Lydston, Chas. L.....Lewiston	Carter, G. A. & Co.....Saco

FIRE ASSOCIATION.

Jordan, N. I.....Auburn	Maxcy, J. & Son.....Gardiner
Macomber, Farr & Co.....Augusta	Hayes, C. L.....Kittery
Tyler, Fogg & Co.....Bangor	Conant, F. A.....Lewiston
Clark, G. H.....Bath	Palmer, Anderson & Co.....Portland
Garey & Randall.....Biddeford	Rice, Bird & Barney.....Rockland
Goodwin, H. H.....Biddeford	Griffin, John C.....Skowhegan
Nelson, Frank.....Calais	Wheeler, W. J.....South Paris
Packard, F. A.....Camden	Perkins, Horace.....South Penobscot
Grant & Cushman.....Ellsworth	Carr, T. A.....Thomaston
Currier, G. M.....Farmington	Boothby, L. T. & Son.....Waterville
Fogg, Geo. F.....Freeport	Atwood, Fred.....Winterport
Fogg, J. H. B.....Freeport	

FIREMAN'S FUND.

Verrill & Hutchinson.....Auburn	Glass, F. M.....Gardiner
Macomber, Farr & Co.....Augusta	Durocher, Hector.....Lewiston
Boyd, J. H. & Co.....Bangor	Harmon, H. A.....Portland
Clark, Geo. H.....Bath	Rice, Bird & Barney.....Rockland
Garey & Randall.....Biddeford	Bird & Barney.....Rockland
Grant & Cushman.....Ellsworth	Reynolds, J. D. & Co.....Waterville

FIRST NATIONAL.

Pearl, C. S.....Bangor	Auger & Bechard.....Lewiston
Clark, G. H.....Bath	Bucknam, J. A. & Co.....Mechanic Falls
Hanson & St. Clair.....Calais	Sprague, E.....Rockland
Hathaway, A. S.....Canton	Harrington, C. A.....South Norridgewock
Howard, G. E.....Dover	Thayer & Drew.....Waterville
Tapley, O. W.....Ellsworth	Atwood, Fred.....Winterport
Gentle & Ludwig.....Houlton	

FRANKLIN FIRE.

Macomber, Farr & Co.....	Augusta	Shaw & Palmer.....	Bath
Palmer, William W.....	Bangor	Little, Horace C.....	Lewiston
Nason, Arthur M.....	Bangor	Rollins & Adams.....	Portland

GERMAN AMERICAN.

Cobb, J. F.....	Auburn	Lydston, Chas. L.....	Lewiston
Macomber, Farr & Co.....	Augusta	Pettingill, G. A.....	Lisbon
Pearl, C. S.....	Bangor	Gordon, G. A.....	Livermore
Drake, J. B.....	Bath	Smith, W. G.....	Old Orchard
Pattee, James.....	Belfast	Morse & Guptill.....	Portland
Michand, J. W.....	Brunswick	Turner, Philip F.....	Portland
Bowker, Geo. E.....	Brunswick	Perry, A. C.....	Presque Isle
Packard, F. A.....	Camden	Hall, W. T.....	Richmond
Card, John H.....	Deering	Kalloch & Meservey.....	Rockland
O'Brien, Edward C.....	Deering	Carter, G. A. & Co.....	Saco
Nutt, N. B.....	Eastport	Emery, S. B.....	Sanford
Burrill, C. C. & Son.....	Ellsworth	Griffin, J. C.....	Skowhegan
Perry, H. O.....	Ft. Fairfield	Harford, James H.....	South Portland
Lewis, A. T.....	Fryeburg	Wheeler, W. J.....	South Paris
Kendall, J. C.....	Freeport	Carr, Thos. A.....	Thomaston
Marr, C. H.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Jones & Peabody.....	Houlton	Burnes & Hawes.....	Westbrook
Donnell, W. C.....	Houlton		

GERMANIA FIRE.

Jordan, N. I.....	Auburn	Durocher, Hector.....	Lewiston
Boothbay, W. G.....	Augusta	Webster, J. H.....	Portland
Kimball, J. S. & Son.....	Bangor	Erskine, A. J. & Son.....	Portland
Boyd, J. H. & Co.....	Bangor	Carter, G. A. & Co.....	Saco
Crosby, E. S.....	Bath	Thayer & Drew.....	Waterville
Neal, W. B.....	Gardiner		

GRANITE STATE FIRE.

Miller & Owen.....	Auburn	Auger & Bechard.....	Lewiston
Macomber, Farr & Co.....	Augusta	Jordan, A. E.....	Lisbon
Donovan, John B.....	Alfred	Pettengill, G. A.....	Lisbon Falls
McClure, J. W.....	Bangor	Coffin, J. A.....	Machias
Clark, G. H.....	Bath	Longfellow, P. H.....	Machias
Pattee, James.....	Belfast	Wilbur, C. A.....	Madison
Leighton, E. A.....	Berwick	McDonough, F. H.....	Mechanic Falls
Stone & Woodman.....	Biddeford	Hopkins, G. A.....	Milbridge
Carr, Wm. P.....	Bowdoinham	Woodbury, W. W.....	Monmouth
Wight & Libby.....	Bridgton	Howe, Freeland.....	Norway
Riley, T. H.....	Brunswick	Austin, David S.....	N. Berwick
Fowler & Gardner.....	Calais	Hill & Milliken.....	Old Orchard
Talbot, G. H.....	Camden	Smith, Wesley G.....	Old Orchard
Hathaway, A. S.....	Canton	Loring, Prentiss.....	Portland
Hooper, C. H.....	Castine	Loring, Prentiss & Son.....	Portland
Campbell, F. I.....	Cherryfield	Perry, A. C.....	Presque Isle
Freeman & Co., Geo. H.....	Cherryfield	Hall, W. T.....	Richmond
Randall, Wm. B.....	Cornish	Erskine, A. J. & Son.....	Rockland
Judkins, W. H.....	Dexter	Sprague, E.....	Rockland
Howard, Geo. E.....	Dover	Grant, G. E.....	Saco
Leavitt, S. D.....	Eastport	Nowell, C. H.....	Sanford
Grant & Cushman.....	Ellsworth	Philbrick, Samuel W.....	Skowhegan
Voter, F. E.....	Farmington	Philbrick, S. W. & F. R.....	Skowhegan
Grant, F. M.....	Freeport	Jones, C. F.....	Skowhegan
Fife, S. W.....	Fryeburg	Lawrence, W. H.....	Sorrento
Bailey, Augustus.....	Gardiner	Hersom, F. M.....	South Berwick
Straw & Martin.....	Gulford	Harrington, C. A.....	South Norridgewock
Gentle & Ludwig.....	Houlton	O'Brien, E. M.....	Thomaston
Cole, Chas. H.....	Kennebunk	Boothby, L. T. & Son.....	Waterville
Cousens, E. & Sons.....	Kennebunkport	Howard, A. E. & Son.....	Waldoboro
Haynes, Calvin N.....	Kittery	Atwood, Fred.....	Winterport
Kelly, W. J.....	Kittery	Patterson, Seth.....	Wiscasset
Mitchell, Horace.....	Kittery Point	Gurney, E. P.....	Yarmouth
Lord, S. D.....	Lebanon	Evans, H. E.....	York

GREENWICH.

Miller & Owen.....	Auburn	Little, Horace C.....	Lewiston
Macomber, Farr & Co.....	Augusta	Auger & Bechard.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Morse & Guptill.....	Portland
Humphreys, J. H. & D. M.....	Bath	Griffin, John C.....	Skowhegan
Goodwin, H. H.....	Biddeford	Mathews, Chas. K.....	Waterville
Bailey, Augustus.....	Gardiner		

HANOVER.

Macomber, Farr & Co.....Augusta
Mason, Arthur M.....Bangor
Mason & Palmer.....Bangor
Drake, J. B.....Bath
Pennell, W. M.....Brunswick
Nelson, Frank.....Calais
Howard, G. E.....Dover
Burrill, C. C. & Son.....Ellsworth
Currier, Geo. M.....Farmington
Bailey, Augustus.....Gardiner
Donnell, W. C.....Houlton

Cole, C. H.....Kennebunk
Little, Horace C.....Lewiston
Smith, W. G.....Old Orchard
Loring, Prentiss.....Portland
Loring, Prentiss & Son.....Portland
Perry, Arthur C.....Presque Isle
Spaulding & Stuart.....Richmond
Rice, Bird & Barney.....Rockland
Emery, S. B. & Co.....Sanford
Griffin, J. C.....Skowhegan
Patterson, Seth.....Wiscasset

HARTFORD FIRE.

Macomber, Farr & Co.....Augusta
Howard, M. D.....Bangor
Crosby, E. S.....Bath
Field, C. H.....Belfast
Gove, E. H.....Biddeford
Pennell, W. M.....Brunswick
Gardner, E. B.....Bucksport
Lee, J. A. & Son.....Calais
Talbot, N. T. & Son.....Camden
Chapman, D. W. & Son.....Damariscotta
Jenkins, W. H.....Dexter
Howard, G. E.....Dover
Hume, C. W.....Eastport
McFadden, F. E.....Fairfield
Maxcy, J. & Son.....Gardiner
Millet, H. R.....Gorham

Haley, John.....Hollis
Gentle & Ludwig.....Houlton
Cousens, E. & Sons.....Kennebunkport
Kelly, W. J.....Kittery
Little, Horace C.....Lewiston
Pettengill, G. A.....Lisbon Falls
Howe, Freeland.....Norway
Palmer, Anderson & Co.....Portland
Cochran, Baker & Cross.....Rockland
Jones, C. F.....Skowhegan
Ricker, S. W.....S. Berwick
Farrington, Everett.....Waldoboro
Boothby, W. A. R.....Waterville
Taylor, R. H. T.....Wiscasset
Stockbridge, Mrs. C. A.....Yarmouth

HARTFORD FIRE, (UNDERWRITERS AGENCY.)

Jordan, N. I.....Auburn
Chick, Charles B.....Augusta
Noble, F. T.....Augusta
Blake, Barrows & Brown.....Bangor
Curran, W. F.....Bangor
Lynam, F. C.....Bar Harbor
Campbell, W. R.....Bath
Pattee, Jas.....Belfast
Wight & Libby.....Bridgton
O'Brien, E. C.....Deering
Nutt, N. B.....Eastport
Tapley, O. W.....Ellsworth
Currier, G. M.....Farmington
Kendall, J. C.....Freeport
Tarbox, W. R.....Fryeburg
Donnell, W. C.....Houlton

Conant, F. A.....Lewiston
Wilbur, C. A.....Madison
Smith, W. G.....Old Orchard
Parks Bros.....Pittsfield
Allen, Wm., Jr.....Portland
Little, W. F.....Portland
Cunningham, J. R.....Richmond
Rogers, Grant.....Richmond
Erskine, A. J. & Son.....Rockland
Carter, G. A. & Co.....Saco
Nowell, C. A.....Sanford
Emery, Samuel B.....Sanford
Griffin, J. C.....Skowhegan
Wheeler, W. J.....South Paris
Bragdon, Albert M.....York Village

HOME.

Macomber, Farr & Co.....Augusta
Mason, Arthur M.....Bangor
Humphreys, J. H. & D. M.....Bath
Hayes, E. H.....Berwick
Gove, E. H.....Biddeford
Wight & Libby.....Bridgton
Riley, T. H.....Brunswick
Gardner, E. B.....Bucksport
Nelson, Frank.....Calais
Talbot, G. H.....Camden
Chapman, D. W.....Damariscotta
Jenkins, W. H.....Dexter
Howard, G. E.....Dover
Leavitt, S. D.....Eastport
Bradley, A. M. & Son.....E. Vassalboro
Burrill, C. C. & Son.....Ellsworth
Voter, F. E.....Farmington
Perry, H. O.....Ft. Fairfield
Kendall, J. C.....Freeport
Maxcy, J. & Sons.....Gardiner
Millet, H. R.....Gorham

Donnel, W. C.....Houlton
Harriman, B. W.....Kent's Hill
Kelly, W. J.....Kittery
Little, Horace C.....Lewiston
Longfellow, P. H.....Mechanic Falls
Gray, K. C.....Madison
Bucknam, J. A. & Co.....Mechanic Falls
Howe, Freeland.....Norway
Alford, E. R.....Old Town
Beedy, H. F.....Phillips
Dow & Pinkham.....Portland
Perry, A. C.....Presque Isle
Cochrane, Baker & Cross.....Rockland
Nowell, C. H.....Sanford
Ricker, S. W.....S. Berwick
Carr, Thos. A.....Thomaston
Farrington, Everett.....Waldoboro
Boothby, L. T. & Son.....Waterville
Taylor, R. H. T.....Wiscasset
Stockbridge, Mrs. C. A.....Yarmouthville

INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen.....	Auburn	Straw & Martin.....	Guilford
Macomber, Farr & Co.....	Augusta	Gentle & Ludwig.....	Houlton
Howard, D. M. & Son.....	Bangor	Cole, C. A.....	Kennebunk
McClure, James W.....	Bangor	Mitchell, Horace.....	Kittery
Drake, J. B.....	Bath	Conant, F. A.....	Lewiston
Field, C. A.....	Belfast	Longfellow, P. H.....	Machias
Leighton, E. A.....	Berwick	Wilbur, C. A.....	Madison
Gove, E. H.....	Biddeford	McDonald, F. H.....	Mechanic Falls
Kenniston, Geo. B.....	Boothbay Harbor	Harrington, C. A.....	Norridgewock
Wight & Libby.....	Bridgton	Howe, Freeland.....	Norway
Riley, T. H.....	Brunswick	Dow & Pinkham.....	Portland
Fowler & Gardner.....	Calais	Hall, W. T.....	Richmond
Talbot, G. H.....	Camden	Erskine, A. J. & Son.....	Rockland
Hathaway, A. S.....	Canton	Bird & Barney.....	Rockland
Judkins, W. H.....	Dexter	Nowell, C. H.....	Sanford
Nutt, N. B.....	Eastport	Jones, C. F.....	Skowhegan
Burrill, C. C. & Son.....	Ellsworth	Hersom, F. M.....	South Berwick
Grant & Cushman.....	Ellsworth	Wheeler, William J. ..	South Paris
Currier, G. M.....	Farmington	O'Brien, E. M.....	Thomaston
Perry, H. C.....	Fort Fairfield	Howard, A. E. & Son.....	Waldoboro
Jackson, F. A.....	Foxcroft	Boothby, L. T. & Son.....	Waterville
Kendall, John C.....	Freeport	Burns & Hawes.....	Westbrook
Maxcy, J. & Sons.....	Gardiner	Gurney, E. P.....	Yarmouth
Millitt, H. R.....	Gorham	Braddon, Albert M.....	York Village

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I.....	Auburn	Conant, F. A.....	Lewiston
Macomber, Farr & Co.....	Augusta	Dow & Pinkham.....	Portland
Downing, Charles S.....	Augusta	Perry, Arthur C.....	Presque Isle
McClure, J. W.....	Bangor	Campbell, L. R.....	Rockland
Clark, George H.....	Bath	Rice, Bird & Barney.....	Rockland
Stone & Woodman.....	Biddeford	Jones, C. F.....	Skowhegan
Grant & Cushman.....	Ellsworth	Wheeler, W. J.....	South Paris
Voter, F. E.....	Farmington	Carr, Thomas A.....	Thomaston
Maxcy, J. & Sons.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Gentle & Ludwig.....	Houlton	Burns & Hawes.....	Westbrook

MERCHANTS' (PROVIDENCE, R. I.)

Weeks, W. F.....	Bath	Pennell, W. M.....	Brunswick
Gove, E. H.....	Biddeford	Rollins & Adams.....	Portland

MERCHANTS' (NEWARK, N. J.)

Jordan, N. I.....	Auburn	Jordan, A. H.....	Gardiner
Macomber, Farr & Co.....	Augusta	Conant, F. A.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Allen, William, Jr.....	Portland
Pettengill, C. S.....	Bath	Dow & Pinkham.....	Portland
Thomas, W. F.....	Belfast	Erskine, A. J. & Son.....	Rockland
Wight & Libby.....	Bridgton	Philbrick, Samuel W.....	Skowhegan
Nelson, Frank.....	Calais	Philbrick, S. W. & F. R.....	Skowhegan
Nutt, N. B.....	Eastport	Boothby, L. T. & Son.....	Waterville
Grant & Cushman.....	Ellsworth		

*MERCANTILE FIRE AND MARINE.

Cobb, John.....	Auburn	Jordan, A. H.....	Gardiner
Noble, F. T.....	Augusta	Wilson, George O.....	Kittery
Fenno, J.....	Bangor	Conant, F. A.....	Lewiston
Garey, O. T.....	Biddeford	Morse & Guptill.....	Portland
Farnham, O. C.....	Brewer	Rice, Bird & Barney.....	Rockland
Bowker, G. E.....	Brunswick	Carter, G. A. & Co.....	Saco
Fowler & Gardner.....	Calais	Jones, Charles F.....	Skowhegan
Hume, C. W.....	Eastport	O'Brien, E. M.....	Thomaston
Tapley, O. W.....	Ellsworth	Mathews, C. K.....	Waterville

NATIONAL FIRE.

Miller & Owen.....	Auburn	Maxcy, J. & Sons.....	Gardiner
Macomber, Farr & Co.....	Augusta	Donnell, W. C.....	Houlton
Pearl, Charles S.....	Bangor	Kelly, W. J.....	Kittery
Lynam, F. C. & Co.....	Bath	Conant, F. A.....	Lewiston
Humphreys, J. H. & D. M.....	Bath	Gray, K. C.....	Madison
Field, C. H.....	Belfast	Palmer, Anderson & Co.....	Portland
Leighton, E. A.....	Berwick	Perry, Arthur C.....	Presque Isle
Stone & Woodman.....	Biddeford	Cochran, Baker & Cross.....	Rockland
Riley, T. H.....	Brunswick	Kelly, M. H.....	Saco
Downes & Curran.....	Calais	Nowell, C. H.....	Sanford
Talbot, G. H.....	Camden	Dinsmore & Bickford.....	Skowhegan
Nutt, N. B.....	Eastport	Wheeler, W. J.....	South Paris
Grant & Cushman.....	Ellsworth	Boothby, L. T. & Son.....	Waterville
Perry, H. O.....	Fort Fairfield	Atwood, Fred.....	Winterport

NEW HAMPSHIRE FIRE.

Miller & Owen.....	Auburn	Kelly, W. J.....	Kittery
Macomber, Farr & Co.....	Augusta	Norton, D. C.....	Kittery
Taylor, Fogg & Co.....	Bangor	Durocher, Hector.....	Lewiston
Campbell, W. R.....	Bath	Lydston, C. L.....	Lewiston
Field, C. H.....	Belfast	Austin, D. S.....	North Berwick
Garey, O. T.....	Biddeford	Dow & Pinkham.....	Portland
Talbot, G. H.....	Camden	Erskine, A. J. & Son.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Carter, G. A. & Co.....	Saco
Voter, F. E.....	Farmington	Dinsmore & Bickford.....	Skowhegan
Neal, W. B.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Bigger, A. S.....	Kennebunk		

NIAGARA FIRE.

Miller & Owen.....	Auburn	Neal, W. B.....	Gardiner
Macomber, Farr & Co.....	Augusta	Donnell, W. C.....	Houlton
Howard, D. M. & Son.....	Bangor	Auger & Bechard.....	Lewiston
Drake, J. B.....	Bath	Howe, Freeland.....	Norway
Fattee, James.....	Belfast	Dow & Pinkham.....	Portland
Goodwin, H. H.....	Biddeford	Perry, A. C.....	Presque Isle
Fowler & Gardiner.....	Calais	Hall, W. T.....	Richmond
Howard, G. E.....	Dover	Cochran, Baker & Cross.....	Rockland
Leavitt, S. D.....	Eastport	Nowell, C. H.....	Sanford
Grant & Cushman.....	Ellsworth	Griffin, John C.....	Skowhegan
Currier, G. M.....	Farmington	Mathews, C. K.....	Waterville
Perry, H. O.....	Fort Fairfield		

NORTHWESTERN NATIONAL.

Palmer, Anderson & Co.....	Portland
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ORIENT.

Cunningham, C. W.....	Auburn	Donnell, W. C.....	Houlton
Downing, C. S.....	Augusta	Cousens, E. & Sons.....	Kennebunkport
Howard, D. M. & Son.....	Bangor	Davis, Geo. E.....	Kezar Falls
Pettengill, C. S.....	Bath	Conant, F. A.....	Lewiston
Field, C. H.....	Belfast	Auger & Bechard.....	Lewiston
McIntire, W. W.....	Biddeford	Timberlake, F. E.....	Phillips
Pennell, W. M.....	Brunswick	Parks Bros.....	Pittsfield
Downes & Curran.....	Calais	Palmer Anderson & Co.....	Portland
Campbell, F. I.....	Cherryfield	Perry, A. C.....	Presque Isle
Judkins, W. H.....	Dexter	Spaulding & Stewart.....	Richmond
Leavitt, S. D.....	Eastport	Cochran, Baker & Cross.....	Rockland
Grant & Cushman.....	Ellsworth	Nowell, C. H.....	Sanford
Currier, Geo. M.....	Farmington	Griffin, J. C.....	Skowhegan
Perry, H. O.....	Ft. Fairfield	Wheeler, W. J.....	South Paris
Grant, F. M.....	Freeport	Creamer, W. B.....	Waldoboro
Rife, S. W.....	Fryeburg	Mathews, C. K.....	Waterville
Neal, W. B.....	Gardiner	Phinney, E. B.....	Westbrook
Straw & Martin.....	Gulfport		

PACIFIC FIRE.

Loring, Prentiss.....	Portland	Loring, Prentiss & Son.....	Portland
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PENNSYLVANIA FIRE.

Macomber, Farr & Co.....	Augusta	Little, H. C.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Little, H. C. & Son.....	Lewiston
Drake, J. B.....	Bath	Longfellow, P. H.....	Machias
Riley, T. H.....	Brunswick	Adams, Charles C.....	Portland
Leavitt, S. D.....	Eastport	Collins & Adams.....	Portland
Morrill, H. K. & Son.....	Gardiner	Cochran, Baker & Cross.....	Rockland
Gentile & Ludwig.....	Houlton	Hobbs, C. C.....	South Berwick
Kelly, W. J.....	Kittery	Thayer & Drew.....	Waterville

PHENIX (BROOKLYN, N. Y.).

Macomber, Farr & Co.....	Augusta	Donnell, W. C.....	Houlton
Blake, Barrows & Brown.....	Bangor	Kelley, W. J.....	Kittery
Pettengill, C. S.....	Bath	Little, H. C.....	Lewiston
Gove, E. H.....	Biddeford	Purinton, F. O.....	Mechanic Falls
Pennell, William M.....	Brunswick	Noble & Timberlake.....	Phillips
Downes & Curran.....	Calais	Loring, Prentiss.....	Portland
Hooper, Charles H.....	Castine	Loring, Prentiss & Son.....	Portland
Leavitt, S. D.....	Eastport	Perry, Arthur C.....	Presque Isle
Grant & Cushman.....	Ellsworth	Cochran, Baker & Cross.....	Rockland
Voter, F. E.....	Farmington	Jones, C. F.....	Skowhegan
Perry, H. O.....	Fort Fairfield	Wheeler, W. J.....	South Paris
Marr, C. H.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Millett, H. R.....	Gorham		

PHENIX (HARTFORD, CONN.)

Miller, A. S.....	Auburn	Bailey, A.....	Gardiner
Macomber, Farr & Co.....	Augusta	Millett, H. R.....	Gorham
Humphreys, J. H. & D. M.....	Bangor	Donnell, W. C.....	Houlton
Howard, D. M. & Son.....	Bangor	Little, Horace C.....	Lewiston
Field, C. H.....	Belfast	Little, H. C. & Son.....	Lewiston
Gove, E. H.....	Biddeford	Pettengill, G. A.....	Lisbon Falls
Riley, T. H.....	Brunswick	Austin, D. S.....	North Berwick
Gardner, E. B.....	Bucksport	Howe, Freeland.....	Norway
Lee, J. A. & Son.....	Calais	Palmer, Anderson & Co.....	Portland
Campbell, F. I.....	Cherryfield	Spaulding & Stuart.....	Richmond
Gilman, Augustus H.....	Foxcroft	Cochran, Baker & Cross.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Nowell, C. H.....	Sanford
McFadden, F. E.....	Fairfield	Jones, C. F.....	Skowhegan
Voter, F. E.....	Farmington	Howard, A. E. & Son.....	Waldoboro
Kendall, J. C.....	Freeport	Boothby, L. T. & Son.....	Waterville

PROVIDENCE WASHINGTON.

Jordan, N. I.....	Auburn	Talbot, G. H.....	Camden
Mason, A. M.....	Bangor	Coombs & Neal.....	Portland
Mason & Palmer.....	Bangor	Davis, John H.....	Portland
Lynam, F. C. & Co.....	Bar Harbor	Morse & Guptill.....	Portland
Drake, James B.....	Bath	Erskine, A. J. & Son.....	Rockland

QUEEN OF AMERICA.

Owen, R. M.....	Auburn	Kelly, W. J.....	Kittery
Blake, Barrows & Brown.....	Bangor	Conant, F. A.....	Lewiston
Drake, James B.....	Bath	Dow & Pinkham.....	Portland
Leighton, E. A.....	Berwick	Cochran, Baker & Cross.....	Rockland
Marr, C. H.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Biggar, A. S.....	Kennebunk		

SECURITY.

Drake, James B.....	Bath
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ROCHESTER GERMAN.

Verrill & Hutchinson.....	Auburn	Palmer, Anderson & Co.....	Portland
Tyler, Fogg & Co.....	Bangor	Rice, Bird & Barney.....	Rockland

SPRINGFIELD FIRE AND MARINE.

Miller & Owen.....	Auburn	Perry, H. O.....	Fort Fairfield
Macomber, Farr & Co	Augusta	Gilman, Augustus W..	Foxcroft
Mason, Arthur M.....	Bangor	Bailey, Augustus.....	Gardiner
Mason & Palmer.....	Bangor	Straw & Martin.....	Guilford
Humphreys, J. H. & D. M.....	Bath	Donnell, W. C.....	Houlton
Field, C. H.	Belfast	Auger & Bechard.....	Lewiston
Leighton, E. A.....	Berwick	Farks Bros.....	Pittsfield
Gove, E. H.....	Biddeford	Loring, Prentiss.....	Portland
Riley, T. H.....	Brunswick	Loring, Prentiss & Son.....	Portland
Nelson, Frank. . .	Calais	Perry, Arthur C.....	Presque Isle
Talbot, G. H.....	Camden	Spaulding & Stuart.....	Richmond
Judkins, W. H.....	Dexter	Cochran, Baker & Cross.....	Rockland
Leavitt, S. D.....	Eastport	Dinsmore & Bickford	Skowhegan
Grant & Cushman.	Ellsworth	Boothby, L. T. & Son.....	Waterville
Currier, G. M.....	Farmington	Atwood, Fred..	Winterport

ST. PAUL FIRE AND MARINE.

Cummings, C. W.....	Auburn	McCarthy, John.....	Gardiner
Noble, F. T	Augusta	Alford, E. B.....	Old Town
Tyler, Fogg & Co.....	Bangor	Little, W. F.....	Portland
Foye, D. O.....	Bath		

UNITED STATES FIRE.

Tyler, Fogg & Co.....	Bangor	Davis, John H.....	Portland
Mason, Arthur M	Bangor	Sparrow, Warren & Co	Portland
Mason & Palmer.....	Bangor	Carter, G. A. & Co.	Saco
Auger & Bechard.....	Lewiston		

UNION.

Verrill & Hutchinson	Auburn	Morse & Guptill.....	Portland
Downing, C. S.....	Augusta	Cunningham, J. E.....	Richmond
Boyd, J. H. & Co.....	Bangor	Hall, W. T.....	Richmond
Garey & Randall.....	Biddeford	Cochran, Baker & Cross	Rockland
Neal, W. B.....	Gardiner	Mathews, C. K.....	Waterville
Durocher, Hector.....	Lewiston		

WESTCHESTER FIRE.

Miller & Owen.....	Auburn	Davis, John H.....	Portland
Riley, T. H	Brunswick	Erskine, A. J. & Son	Rockland
Allen, W. J	Portland		

WILLIAMSBURG CITY.

Sparrow, Warren & Co	Portland
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MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Macomber, Farr & Co.....	Augusta	Talbot, G. H.....	Camden
Bright, J. M.....	Bangor	Kingsley, J. E.....	East Machias
Davenport, G. P.....	Bath	Kingsley, Frank W.....	East Machias
Field, C. H.....	Belfast	Lewis, A. F.....	Fryeburg
Gove, E. H.....	Biddeford	Haskell, G. B.....	Lewiston
Kenniston, G. B.....	Boothbay	Webster, J. H.....	Portland
Riley, T. H.....	Brunswick	Carter, G. A. & Co..	Saco
Fowler & Gardner.....	Calais		

MASSACHUSETTS MUTUAL FIRE.

Hunton, J. B.....	Auburn	Perry, W. H.....	Hallowell
Bright, J. M.....	Bangor	Bigger, A. S.....	Kennebunk
Drake, James B.....	Bath	Kelly, W. J.....	Kittery
Wight & Libby.....	Bridgton	Haskell, G. B.....	Lewiston
Pennell, W. M.....	Brunswick	Austin, D. S.....	North Berwick
Fowler & Gardner.....	Calais	Nash, J. W.....	Norway
Talbot, N. T. & Son.....	Camden	Loring, Prentiss.....	Portland
Gilbert, Hasty.....	Cornish	Erskine, A. J., & Son.....	Rockland
Tapley, O. W.....	Ellsworth	Carter, G. A., & Co.....	Saco
Tarbox, W. R.....	Fryeburg	Emery, S. B., & Co.....	Sanford
McCarthy, John.....	Gardiner	Mathews, C. K.....	Waterville
Millett, H. R.....	Gorham		

QUINCY MUTUAL FIRE.

Hunton, J. B.....	Auburn	Cole, Charles H.....	Kennebunk
Macomber, Farr & Co.....	Augusta	Cousens, E. & Sons.....	Kennebunkport
Bright, J. M.....	Bangor	Haskell, G. B.....	Lewiston
Boyd, J. H.....	Bangor	Woodbury, W. W.....	Monmouth
Gove, E. H.....	Biddeford	Webster, J. H.....	Portland
Prince, C. A.....	Buckfield	Cochran, Baker & Cross.....	Rockland
Hill, S. A.....	Buxton Center	Nowell, C. A.....	Sanford
Talbot, N. T. & Son.....	Camden	Jones, C. F.....	Skowhegan
Peabody, M.....	Canton	Rigby, J. P.....	South Newburg
Wedgewood, Mrs. J. T.....	Cornish	Lowe, Edward.....	South Norridgewock
Trask, J. R.....	Dixfield	Harford, J. H.....	South Portland
Howard, G. E.....	Dover	Fogg, W. A.....	Springvale
Grant & Cushman.....	Ellsworth	Bradley, A. M. & Son.....	Vassalboro
Voter, F. E.....	Farmington	Howard, A. E. & Son.....	Waldoboro
Lewis, A. F.....	Fryeburg	Gale, H. E.....	Winthrop
Straw & Martin.....	Gullford	Woodward, Henry.....	Winthrop
Perry, W. H.....	Hallowell	Gurney, E. P.....	Yarmouth

TRADERS AND MECHANICS.

Macomber, Marr & Co.....	Augusta	Grant & Cushman.....	Ellsworth
Bright, J. M.....	Bangor	McLeary, F. E.....	Farmington
Davenport, G. P.....	Bath	Jackson, F. A.....	Foxcroft
Thomas, W. F.....	Belfast	Lewis, A. F.....	Fryeburg
Pattée, James.....	Belfast	Straw & Martin.....	Gullford
Leighton, E. A.....	Berwick	Perry, W. H.....	Hallowell
Buck, S. N.....	Bethel	Haskell, G. B.....	Lewiston
Garey & Randall.....	Biddeford	Woodworth, A. V.....	Livermore Falls
Matthews, B. C.....	Boothbay Harbor	Webster, J. H.....	Portland
Riley, T. H.....	Brunswick	Carter, G. A. & Co.....	Saco
Prince, C. A.....	Buckfield	Nowell, C. H.....	Sanford
Fowler & Gardner.....	Calais	Jones, C. F.....	Skowhegan
Talbot, G. H.....	Camden	Creamer, W. E.....	Waldoboro
Nutt, N. B.....	Eastport	Mathews, C. K.....	Waterville

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA.

Cummings, C. W.....	Auburn	Maxcy, J. & Sons	Gardiner
Chick, C. B.....	Augusta	Gray, K. C.....	Madison
Curran, W. F.....	Bangor	Sparrow, Warren & Co.....	Portland
Clark, G. H.....	Bath	Sprague, Edwin	Rockland
Field, Charles H.....	Belfast	Carter, G. A. & Co.....	Saco
Buck, S. N.....	Bethel	Mathews, C. K.....	Waterville
Michaud, J. W.....	Brunswick		

CALEDONIAN.

Jordan, Nathaniel I.....	Auburn	Perry, Henry O.....	Fort Fairfield
Chick, C. B.....	Augusta	Jackson, Freeman H.....	Foxcroft
McClure, J. W.....	Bangor	Bailey, Augustus... ..	Gardiner
Crosby, E. S.....	Bath	Straw & Martin.....	Guilford
Pattee, James.....	Belfast	Donnell, W. C.....	Houlton
Leighton, E. A.....	Berwick	Fuller, B. B.....	Lewiston
Goodwin, H. H.....	Biddeford	Sparrow, W. & Co.....	Portland
Fowler & Gardiner... ..	Calais	Perry, Arthur C.	Presque Isle
Talbot, N. T. & Son.....	Camden	Spaulding & Stuart.....	Richmond
Talbot, George H.....	Camden	Shaw, F. M.....	Rockland
Bradford, Martha E.....	Deering	Griffin, John C.....	Skowhegan
Leavitt, S. D.....	Eastport	Wheeler, W. J.....	South Paris
Grant & Cushman	Ellsworth	Thayer & Drew.....	Waterville
Houghton, E. L.....	Fort Fairfield	Burns & Hawes.....	Westbrook

COMMERCIAL UNION.

Macomber, Farr & Co.....	Augusta	Maxcy, J. S. & Sons....	Gardiner
Blake, Barrows & Brown	Bangor	Little, H. C.....	Lewiston
Clark, C. H.....	Bath	Little, H. C. & Son	Lewiston
Shaw & Palmer.....	Bath	White, A.....	Orono
Leighton, E. A.....	Berwick	Rollins & Adams.....	Portland
Garey & Randall.....	Biddeford	Cochran, Baker & Cross....	Rockland
Packard, F. A.....	Camden	Jones, Charles F.....	Skowhegan
Waldron, L. B.....	Dexter	Boothby, L. T. & Son.....	Waterville
Voter, F. E.....	Farmington		

HAMBURG-BREMEN.

Jordan, N. I.....	Auburn	Leavitt, S. D.....	Eastport
Verrill & Hutchinson	Auburn	Grant & Cushman	Ellsworth
Noble, F. T.....	Augusta	Gentle & Ludwig.....	Houlton
Curran, W. F.....	Bangor	Lydston, C. L.....	Lewiston
Small, F. A.....	Bath	Morse & Guptill... ..	Portland
Pattee, James.....	Belfast	Cochran, Baker & Cross	Rockland
Goodwin, H. H.....	Biddeford	Dinsmore & Bickford	Skowhegan
Gardner & Colony.....	Calais	Reynolds, J. D. & Co.....	Waterville
Hanson & St. Clair	Calais		

IMPERIAL.

Miller & Owen.....	Auburn	Voter, F. E.....	Farmington
Macomber, Farr & Co.....	Augusta	Maxcy, J. & Son	Gardiner
Pearl, Charles S.....	Bangor	Bucknam, J. A. & Co... ..	Mechanic Falls
Crosby, E. S.....	Bath	Rollins & Adams.....	Portland
Field, C. H.....	Belfast	Cochran, Baker & Cross	Rockland
Leighton, E. A.....	Berwick	Griffin, John C.....	Skowhegan
Gove, E. H.....	Biddeford	Boothbay, L. T. & Son	Waterville
Nelson, Frank.....	Calais	Patterson, Seth.....	Wiscasset
Burrill, C. C. & Son	Ellsworth		

LANCASHIRE.

Miller & Owen.....	Auburn	Marr, C. H.....	Gardiner
Macomber, Farr & Co.....	Augusta	Donnell, W. C.....	Houlton
Blake, Barrows & Brown.....	Bangor	Cole, C. H.....	Kennebunk
Lynam, F. C. & Co.....	Bar Harbor	Conant, F. A.....	Lewiston
Clark, Geo. H.....	Bath	Parks Bros.....	Pittsfield
Field, G. H.....	Belfast	Dow & Pinkham.....	Portland
Stone & Woodman.....	Biddeford	Perry, Arthur C.....	Presque Isle
Doolittle, James L.....	Brunswick	Hall, W. T.....	Richmond
Talbot, G. H.....	Camden	Rice, Bird & Barney.....	Rockland
Howard, Geo. E.....	Dover	Nowell, C. H.....	Sanford
Grant & Cushman.....	Ellsworth	Jones, C. F.....	Skowhegan
Currier, G. M.....	Farmington	Wheeler, W. J.....	South Paris
Perry, H. O.....	Fort Fairfield	Mathews, C. K.....	Waterville
Grant, F. M.....	Freeport		

LION FIRE.

Little, W. F.....	Portland
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LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Co.....	Augusta	Straw, D. R.....	Guilford
Blake, Barrows & Brown.....	Bangor	Little, Horace C.....	Lewiston
Drake, James B.....	Bath	Little, H. C. & Son.....	Lewiston
Pattée, James.....	Belfast	Howe, Freehand.....	Norway
Stone & Woodman.....	Biddeford	Dow & Pinkham.....	Portland
Pennell, W. M.....	Brunswick	Cochran, Baker and Cross.....	Rockland
Talbot, N. T. & Son.....	Camden	Nowell, Charles H.....	Sanford
Burrill, C. C. & Son.....	Ellsworth	Jones, C. F.....	Skowhegan
Voter, F. E.....	Farmington	Howard, A. E. & Son.....	Waldoboro
Neal, W. B.....	Gardiner	Mathews, C. K.....	Waterville
Bailey, Augustus & Co.....	Gardiner	Taylor, R. H. T.....	Wiscasset

LONDON ASSURANCE.

Miller & Owen.....	Auburn	Loring, Prentiss.....	Portland
Huntington, A. M.....	Augusta	Cochran, Baker & Cross.....	Rockland
Pearl, Charles S.....	Bangor	Carter, G. A. & Co.....	Saco
Lynam, F. C. & Co.....	Bar Harbor	Reynolds, J. D. & Co.....	Waterville
Crosby, E. J.....	Bath		

LONDON AND LANCASHIRE.

Verrill & Hutchinson.....	Auburn	Biggar, A. S.....	Kennebunk
Macomber, Farr & Co.....	Augusta	Kelly, W. J.....	Kittery
Blake, Barrows & Brown.....	Bangor	Conant, F. A.....	Lewiston
Leighton, E. A.....	Berwick	Palmer, Anderson & Co.....	Portland
Garey & Randall.....	Biddeford	Cochran, Baker & Cross.....	Rockland
Voter, F. E.....	Farmington	Mathews, C. K.....	Waterville
Neal, W. B.....	Gardiner		

MANCHESTER.

Downing, C. S.....	Augusta	Leighton, E. A.....	Berwick
Fogler, P. M.....	Augusta	Harmon, H. A.....	Portland
Boyd, J. H. & Co.....	Bangor		

NORTHERN ASSURANCE.

Verrill & Hutchinson.....	Auburn	Gentle & Ludwig.....	Houlton
Chick, C. B.....	Augusta	Howe, Freehand.....	Norway
Pearl, C. S.....	Bangor	Smith, W. G.....	Old Orchard
Lynam, F. C. & Co.....	Bar Harbor	Parks Bros.....	Pittsfield
Drake, James B.....	Bath	Dow & Pinkham.....	Portland
Buck, S. N.....	Bethel	Palmer, Anderson & Co.....	Portland
Riley, T. A.....	Brunswick	Hall, W. T.....	Richmond
Packard, F. A.....	Camden	Cochran, Baker & Cross.....	Rockland
Grant & Cushman.....	Ellsworth	Carter, G. A. & Co.....	Saco
Voter, F. E.....	Farmington	Griffin, J. C.....	Skowhegan
Maxcy's Sons, Josiah.....	Gardiner	Boothby, L. T. & Son.....	Waterville

NORTH BRITISH AND MERCANTILE.

Miller & Owen.....	Auburn	Bailey, Augustus.....	Gardiner
Came, S. M.....	Alfred	Gentle & Ludwig.....	Houlton
Macomber, Farr & Co.....	Augusta	Cole, Charles H.....	Kennebunk
Blake, Barrows & Brown.....	Bangor	Bucknam, J. A. & Co.....	Mechanic Falls
Humphreys, D. M.....	Bath	Allen, William, Jr.....	Portland
Stone & Woodman.....	Biddeford	Champlin, Augustus.....	Portland
Carr, W. P.....	Bowdoinham	Davis, J. H.....	Portland
Wight & Libby.....	Bridgton	Fox, F. A.....	Porter
Palmer, E. A.....	Buxton	Hall, W. T.....	Richmond
Downs & Curran.....	Calais	Rice, Bird & Barney.....	Rockland
Perkins, W. P.....	Cornish	Nowell, C. H.....	Sanford
Howard, G. E.....	Dover	Jones, C. F.....	Skowhegan
Grant & Cushman.....	Ellsworth	Wheeler, W. J.....	South Paris
Kendall, J. C.....	Freeport	Mathews, C. K.....	Waterville
Lewis, A. F.....	Fryeburg	Gurney, E. P.....	Yarmouth

NORWICH UNION.

Miller & Owen.....	Auburn	Conant, F. A.....	Lewiston
Macomber, Farr & Co.....	Augusta	Parks Bros.....	Pittsfield
Blake, Barrows & Brown.....	Bangor	Loring, Prentiss.....	Portland
Lynam, F. C. & Co.....	Bar Harbor	Loring, Prentiss & Son.....	Portland
Stone & Woodman.....	Biddeford	Rice, Bird & Barney.....	Rockland
Packard, F. A.....	Camden	Dinsmore & Bickford.....	Skowhegan
Marr, C. H.....	Gardiner	Wheeler, W. J.....	South Paris
Bigger, A. S.....	Kennebunk	Mathews, C. K.....	Waterville

PALATINE.

Curran, W. F.....	Bangor	Auger & Bechard.....	Lewiston
Bigger, A. S.....	Kennebunk	Chase, Frederick G.....	North Berwick
Kelly, W. J.....	Kittery	Rollins & Adams.....	Portland

PHENIX ASSURANCE.

Miller & Owen.....	Auburn	Smith, Wesley G.....	Old Orchard
Boothby, William G.....	Augusta	Dow and Pinkham.....	Portland
Howard, D. M. & Son.....	Bangor	Perry, Arthur C.....	Presque Isle
Drake, James B.....	Bath	Bird & Barney.....	Rockland
Staples, Thomas F.....	Elliot	Cartier, George A. & Co.....	Saco
Grant & Cushman.....	Ellsworth	Boothby, W. A. R.....	Waterville
Maxey, Josiah & Son.....	Gardiner		

ROYAL.

Macomber, Farr & Co.....	Augusta	Kelly, W. J.....	Kittery
Blake, Barrows & Brown.....	Bangor	Little, H. C.....	Lewiston
Drake, James B.....	Bath	Little, H. C. & Son.....	Lewiston
Field, C. H.....	Belfast	Longfellow, P. H.....	Machias
Riley, T. H.....	Brunswick	Rollins & Adams.....	Portland
Downes & Curran.....	Calais	Cochran, Baker & Cross.....	Rockland
Adams, Charles H.....	Deering	Hobbs, Charles C.....	South Berwick
Leavitt, S. D.....	Eastport	Thayer & Drew.....	Waterville
Bailey, Augustus.....	Gardiner	Phinney, E. B.....	Westbrook
Gentle & Ludwig.....	Houlton		

SCOTTISH UNION.

Fogler, P. M.....	Augusta	Rollins & Adams.....	Portland
Tyler, Fogg & Co.....	Bangor	Cochran, Baker & Cross.....	Rockland
Field, C. H.....	Belfast	Griffin, J. C.....	Skowhegan
Conant, F. A.....	Lewiston	Boothby, L. T. & Son.....	Waterville

SUN INSURANCE OFFICE.

Chase, M. V. B.	Augusta	Grant & Cushman	Ellsworth
Fogler, P. M.	Augusta	Tarbox, W. R.	Fryeburgh
Tyler, Fogg & Co.	Bangor	Auger & Bechard	Lewiston
Clark, G. H.	Bath	Howe, Freeland	Norway
Pattee, James	Belfast	Loring, Prentiss	Portland
Stone & Woodman	Biddeford	Loring, Prentiss & Son	Portland
Bowker, G. E.	Brunswick	Hall, W. T.	Richmond
Fowler & Gardner	Calais	Erskine, A. J. & Son	Rockland
Maxcy, Josiah & Son	Gardiner	Carter, G. A. & Co.	Saco
Hume, C. W.	Eastport	Mathews, C. K.	Waterville

UNION ASSURANCE.

Blake, Barrows & Brown	Bangor	Rollins & Adams	Portland
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WESTERN ASSURANCE.

Cummings, C. W.	Auburn	McCarthy, John	Gardiner
Noble, F. T.	Augusta	Alford, E. R.	Old Town
Tyler, Fogg & Co.	Bangor	Little, W. F.	Portland
Lynam, F. C. & Co.	Bar Harbor	Rice, Bird & Barney	Rockland
Clark, C. H.	Bath	Carter, G. A. & Co.	Saco
Fleld, C. H.	Belfast	Boothby, L. T. & Son	Waterville
Buck, S. N.	Bethel	Tolman, J. H.	Westbrook
Tapley, O. W.	Ellsworth		

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Twenty-Seventh Annual Report

OF THE

INSURANCE COMMISSIONER.

OF THE



STATE OF MAINE. Insurance
dept.

PART II.

Life and Casualty Insurance.

AUGUSTA:
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1895.

TWENTY-SEVENTH ANNUAL REPORT
OF THE
Insurance Commissioner.

PART SECOND.

Life and Casualty Insurance

AND

SURETY BUSINESS.

ALSO

FRATERNAL BENEFICIARY BUSINESS.

To the Honorable Governor and Council:

I submit Part Second of the Twenty-seventh Annual Report of this department, which relates to life and casualty insurance and guarantee or surety business.

It also contains abstracts of annual statements of the fraternal beneficiary associations or societies authorized to do business in Maine, with a table showing the business transacted by such societies in this State.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine, at the date of this report :

756379

**Life, Guaranty and Casualty Insurance Companies now authorized
to do business in Maine.**

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Portland		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna.....	Hartford, Conn	New England Mutual....	Boston, Mass
Connecticut Mutual....	Hartford, Conn	New York.....	New York City
Equitable..	New York City	Northwestern Mutual, Milwaukee, Wis	
Home Life.....	Brooklyn, N. Y	Penn Mutual.....	Philadelphia, Pa
Kansas Mutual Life.....	Topeka, Kan	Phoenix Mutual.....	Hartford, Conn
Life Insurance Clearing Company,		Provident Life & Trust,	
	St. Paul, Minn		Philadelphia, Pa
Manhattan....	New York City	Provident Savings.....	New York City
Massachusetts Mutual,		State Mutual.....	Worcester, Mass
	Springfield, Mass	Travelers'....	Hartford, Conn
Metropolitan.....	New York City	Union Central.....	Cincinnati, O
Mutual.....	New York City	United States.....	New York City
Mutual Benefit.....	Newark, N. J	Washington.....	New York City
National... ..	Montpelier, Vt		

GUARANTEE AND CASUALTY COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Ætna.....	Hartford, Conn	Lawyer's Surety Co.....	New York City
American Surety Co....	New York City	Lloyd's Plate Glass.....	New York, N. Y
City Trust, Safe Deposit and Surety		London Guarantee and Accident Co.,	
Co., Philadelphia, Pa			London, Eng
Employers' Liability.....	London, Eng	Metropolitan Plate Glass....	N. Y. City
Fidelity & Casualty.....	New York City	New Jersey Plate Glass....	Newark, N. J
Fidelity and Deposit Co.,		New York Plate Glass....	New York City
	Baltimore, Md	Preferred Accident.....	New York City
Guarantee of North America,		Safety Casualty Co.....	Old Town, Me
	Montreal, Can	Standard L. & A.	Detroit, Mich
Guarantor's Liability Indemnity		Travelers'.....	Hartford, Conn
Co., Philadelphia, Pa		Union Casualty & Surety Co.,	
Hartford Steam Boiler, Hartford, Conn			St. Louis, Mo

The following table shows the associations authorized to do business in Maine on the assessment plan at the date of this report :

MAINE ASSESSMENT COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Garfield Mutual Life Insurance Company.....	Lewiston	†Peoples' Insurance Company,	Portland
Maine Benefit Association.....	Auburn	Provident Aid Society.....	Portland
*Maine Mutual Life Insurance Company.....	Biddeford	Washington Casualty Insurance Company	Portland

ASSESSMENT COMPANIES OF OTHER STATES.

Atlas Accident Insurance Company.....	Boston, Mass	Massachusetts Mutual Accident Association.....	Boston, Mass
Bay State Beneficiary Association.....	Westfield, Mass	Mercantile Mutual Accident Association.....	Boston, Mass
Covenant Mutual Benefit Association.....	Galesburg, Ill	Mutual Reserve Fund Life Association.....	New York City
Fidelity Mutual Life Association,	Philadelphia, Pa	New England Live Stock Insurance Company	Boston, Mass
Guaranty Fund Life Association,	Council Bluffs, Ia	New England Mutual Accident Association.....	Boston, Mass
Hartford Life and Annuity Insurance Company.....	Hartford, Ct	Northwestern Masonic Aid Association.....	Chicago, Ill
Massachusetts Benefit Association,	Boston, Mass	U. S. Masonic Benevolent Association,	Council Bluffs, Ia

*Formed by the consolidation of the Kennebec Mutual Life Insurance Company, the Orient Mutual Life Insurance Company, and the York Mutual Aid Association.

†Formerly Golden Rule Relief Association, name changed from Lewiston Accident Company to Peoples' Insurance Company, January, 1894. Home office since changed from Lewiston to Portland,

The following table shows the associations and societies authorized to do business under the provisions of the act relating to fraternal beneficiary organizations, approved February 28, 1889, as returned to the insurance department:

MAINE COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Ancient Order of Hibernians (First & Second Divisions), Portland		Odd Fellows' Graded Mutual Relief Association.....	Norway
Casco Bay Commandery.....	Portland	Odd Fellows' Relief Associa- tion.....	Portland
Citizens' Mutual Relief Society, Portland		Odd Fellows' Mutual Relief Association.....	Westbrook (formerly Lewiston)
Good Templars' Relief Asso- ciation.....	Portland	Patrons' Mutual Aid Society of Maine.....	Auburn
L'Union St. Joseph.....	Waterville	Portland Lodge, No. 142, N. E. Order of Protection....	Portland
Maine Central Railroad Relief Association.....	Portland	Portland Temperance Reform Club.....	Portland
Maine State Relief Association, Portland		Societie De Bienfaisance St. Jean Baptist.....	Waterville
Mason's Mutual Relief Asso- ciation.....	Mechanic Falls	Union Lafayette.....	Waterville
Northeastern Masonic Relief Association.....	Augusta	York County Odd Fellows' Mutual Relief Association ..	Saco
Odd Fellows' Benefit Associa- tion.....	Portland		

COMPANIES OF OTHER STATES.

American Benefit Society, Boston, Mass	New England Order of Protec- tion.....	Boston, Mass
American Mutual Relief Asso- ciation.....	Northern Legion.....	Boston, Mass
American Legion of Honor, Boston, Mass	Northern Mutual Relief Asso- ciation.....	Boston, Mass
American Masonic Accident Association.....	Odd Fellows' Accident Com- pany.....	Boston, Mass
Ancient Order of United Work- men.....	Odd Fellows' Mutual Aid and Accident Association....	Piqua, Ohio
Ancient Order of Foresters of the World.....	Order of United Friends, Poughkeepsie, N. Y	
*Fraternal Accident Associa- tion.....	Red Men's Fraternal Accident Assn. of America.....	Westfield, Mass
Home Circle.....	Royal Arcanum.....	Boston, Mass
Independent Order of Fores- ters.....	Royal Conclave of Knights and Ladies.....	Boston, Mass
Knights of Columbus.....	Royal Society of Good Fel- lows.....	Boston, Mass
Knights of the Maccabees, Port Huron, Mich	Royal Templars of Temper- ance.....	Buffalo, N. Y
Knights of Honor.....	United Fellowship.....	Boston, Mass
Knights of Pythias of the World.....	United Order of Pilgrim Fathers.....	Lawrence, Mass
Masonic Equitable Accident Association.....	United Order of the Golden Cross.....	Knoxville, Tenn
Masonic National Health and Accident Association.....	Workmen's Benefit Associa- tion.....	Boston, Mass
Masons' Fraternal Accident Assn. of America....		Westfield, Mass

Formerly Odd Fellows' Fraternal Accident Association.

The following table shows the Life and Casualty Insurance business transacted in MAINE during the last five years.

LEVEL PREMIUM LIFE COMPANIES.

Year.	POLICIES ISSUED.		POLICIES IN FORCE AT THE END OF THE YEAR.		Premiums received.	Losses and claims paid.
	Number.	Amount.	Number.	Amount.		
1890.....	3,871	\$6,111,984 37	18,369	\$29,159,412 74	\$1,020,288 17	\$562,238 80
1891.....	4,005	6,177,591 10	19,928	31,726,436 95	1,160,207 86	504,858 64
1892.....	13,640	7,680,114 89	40,771	36,676,206 12	1,320,106 40	694,713 57
1893.....	20,272	22,595,403 45	43,668	41,154,973 23	1,392,565 31	970,350 44
1894.....	22,908	10,258,798 50	48,847	43,887,585 86	1,544,624 55	696,199 64

STOCK CASUALTY COMPANIES.

1890.....	-	\$10,138,403 00	-	-	\$76,806 38	\$36,047 33
1891.....	-	12,072,763 24	-	-	76,750 03	36,576 89
1892.....	-	15,191,277 17	-	-	85,594 45	64,866 72
1893.....	-	13,628,824 45	-	-	83,814 15	25,280 17
1894.....	-	*	-	-	99,434 10	35,205 65

ASSESSMENT COMPANIES.

1890.....	16,169	\$25,579,800 00	16,228	\$46,565,250 00	-	\$323,283 63
1891.....	12,087	26,067,791 00	20,652	35,238,550 00	-	270,242 49
1892.....	13,573	25,080,996 00	22,744	57,834,469 00	-	387,182 41
1893.....	8,621	10,800,326 00	15,915	34,383,587 00	-	278,759 13
1894.....	7,655	12,622,495 00	14,408	31,360,582 00	-	255,129 40

FRATERNAL BENEFICIARY ORGANIZATIONS.

1890.....	4,976	\$5,403,075 00	25,810	\$31,399,999 00	-	\$510,931 38
1891.....	5,026	6,143,111 50	29,194	34,809,380 00	-	385,244 63
1892.....	4,235	7,726,185 00	29,420	38,658,303 00	-	388,691 67
1893.....	7,061	15,064,505 00	29,823	44,029,385 00	-	351,150 91
1894.....	5,830	11,747,120 00	31,148	46,737,450 00	-	363,811 15

SUMMARY.

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

1890.....	16,016	\$47,233,322 37	60,407	\$107,124,661 74	\$1,097,089 55	\$1,432,501 14
1891.....	21,118	50,451,256 84	69,774	121,774,366 95	1,236,957 89	1,187,022 15
1892.....	31,448	55,678,572 56	92,995	133,168,978 12	1,408,700 85	1,635,454 87
1893.....	35,944	62,079,058 90	89,406	119,577,945 23	1,476,379 46	1,625,540 65
1894.....	36,393	34,629,323 50	94,408	121,985,617 86	1,644,058 65	1,350,345 84

* Blanks furnished by National Convention of Insurance Commissioners, do not call for number and amount of "Policies issued" in Maine.

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1894, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees
1888.....	\$16,409 13	\$8,416 04	\$24,825 17	\$4,556
1889.....	16,010 20	8,480 97	24,511 17	5,742
1890.....	15,573 06	11,774 05	27,347 11	6,321
1891.....	14,904 02	17,070 80	31,974 82	9,276
1892.....	15,157 31	16,500 83	31,658 14	9,188
1893.....	16,499 88	12,623 72	29,123 60	9,244
1894.....	14,239 04	18,444 36	32,683 40	9,390

Since the date of my last annual report, the Home Casualty Company, of Richmond, has been placed in the hands of a receiver and the affairs of the company are now being settled under direction of the Court.

The Orient Mutual Life Insurance Company of York, the Kennebec Mutual Life Insurance Company of Waterville, and the York Mutual Aid Association of Biddeford, consolidated during the year, under the name of York Mutual Aid Association, which name has since been changed to the Maine Mutual Life Insurance Company, with the home office at Biddeford. Copies of the contracts by which these companies were consolidated have been filed in the office of the Secretary of State, and the consolidation ratified by special act of the legislature by which the State Treasurer was authorized to transfer the reserve or emergency funds standing to the credit of the individual companies to the Maine Mutual which, by the terms of the contracts of consolidation, assumed all the liabilities of the other companies.

The Fidelity and Deposit Company of Baltimore, Md., was admitted to transact surety business during the year and the American Benefit Society of Boston was licensed as a fraternal organization.

Respectfully submitted,

S. W. CARR,
Insurance Commissioner.

Augusta, May 1, 1895.

STATISTICAL TABLES.

TABLE No. 1.
Capital, Assets, Liabilities, Surplus, Income and Disbursements.

COMPANIES.	Cash Capital.	Admitted assets.	Liabilities.	Surplus.	Income.	Disbursements.	Ratio.
MAINE LIFE COMPANY.							
Union Mutual, Portland	-	\$5,583,251 92	\$6,237,553 18	\$345,698 74	\$1,216,145 86	\$1,253,256 84	96.84
LIFE COMPANIES OF OTHER STATES.							
Etna, Conn.	\$1,500,000	\$41,893,255 83	\$25,089,091 21	\$6,803,594 62	\$6,859,198 93	\$5,179,510 31	75.40
Connecticut Mutual, Conn.	100,000	69,226,585 84	54,571,555 55	7,757,680 29	4,964,579 41	7,284,280 64	92.15
Equitable, N. Y.	100,000	183,128,539 14	147,564,507 21	35,574,031 93	43,669,726 51	27,438,682 93	62.80
Home, N. Y.	125,000	8,570,838 69	7,855,317 66	1,185,321 03	1,888,843 59	1,405,961 94	85.02
Kansas Mutual, Kan.	-	251,131 41	98,410 40	152,720 02	190,322 78	158,270 71	79.40
Life Insurance Clearing Company, Minn.	139,700	103,697 54	38,291 27	139,136 12	82,488 44	79,078 44	95.85
Manhattan, N. Y.	100,000	13,701,318 17	12,943,697 70	757,620 47	9,723,202 76	2,578,118 50	94.68
Massachusetts Mutual, Mass.	2,000,000	15,683,366 69	14,509,694 51	1,143,672 20	3,823,159 07	2,769,989 64	72.41
Metropolitan, N. Y.	-	92,926,622 16	18,490,881 86	4,035,740 21	18,398,743 75	15,779,673 55	86.65
Mutual, N. Y.	-	202,473,881 99	181,692,564 53	21,381,317 66	45,756,320 73	30,878,891 26	67.46
Mutual Benefit, N. J.	-	55,990,109 42	51,801,646 55	3,888,455 87	10,393,567 82	8,901,002 84	78.90
National, Vt.	-	11,045,207 15	9,614,962 69	1,430,244 50	2,931,324 50	1,457,778 05	68.37
New England Mutual, Mass.	-	94,077,448 62	92,217,396 94	2,059,051 68	4,303,620 53	3,438,287 84	81.63
New York, N. Y.	-	162,011,770 93	141,762,453 20	90,240,307 73	36,483,313 53	29,139,429 55	66.16
Northwestern Mutual, Wis.	-	73,324,694 13	56,178,575 19	14,146,115 94	16,266,041 02	7,450,968 92	45.99
Penn Mutual, Pa.	-	94,900,850 26	21,621,707 38	2,876,142 98	6,009,246 94	4,097,032 50	68.99
Phoenix Mutual, Conn.	-	10,230,474 50	9,556,022 43	573,822 07	1,740,221 21	1,011,938 97	58.12
Provident Life and Trust, Pa.	1,000,000	27,048,115 85	23,738,062 39	3,310,460 46	5,384,369 96	3,192,974 21	59.29
Provident Savings, N. Y.	100,000	728,577 68	860,650 33	704,847 15	2,214,367 46	1,868,108 81	84.78
State Mutual, Mass.	-	9,660,073 19	8,427,753 06	1,166,319 13	2,351,132 81	1,662,172 94	62.80
Travelers', Conn.	-	14,873,453 08	13,090,331 03	1,268,122 05	2,653,928 11	1,851,242 20	64.86
Union Central, Ohio	100,000	12,622,069 41	11,147,963 35	1,574,464 06	3,694,722 27	2,072,063 62	66.98
United States, N. Y.	440,000	7,068,151 29	6,584,491 49	463,269 80	1,351,333 09	1,406,362 03	90.64
Washington, N. Y.	125,000	13,258,270 42	12,690,713 61	472,556 81	2,702,289 80	1,968,403 06	73.16
Total, Companies of other States	\$5,729,700	\$68,211,906 54	\$60,204,127 46	\$139,968,510 93	\$220,512,060 59	\$198,673,291 08	68.83
Aggregate	\$5,729,700	\$1,004,795,160 46	\$871,491,680 64	\$133,304,209 67	\$221,808,155 45	\$198,630,546 62	68.99

TABLE No. 2.
Assets December 31, 1894.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Premium notes.	Stocks and bonds.
MAINE LIFE COMPANY.	\$538,603 69	\$1,332,258 88	\$357,229 97	\$253,752 45	\$3,100,437 97
Union Mutual, Portland.....					
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.....	\$ 517,692 32	\$21,960,640 25	\$1,170,792 93	\$ 769,932 42	\$11,796,720 16
Connecticut Mutual, Conn.....	7,392,583 74	37,494,848 18	12,300 00	1,259,444 15	19,637,850 50
Equitable, N. Y.....	39,413,248 27	26,342,841 16	6,535,577 50		68,264,373 37
Home, N. Y.....	1,602,134 54	2,318,150 60	293,603 37	501,601 25	3,164,049 01
Kansas Mutual, Kan.....	—	133,496 00	—	4,749 90	11,000 00
Life Insurance Clearing Company, Minn.....	—	51,650 00	90,000 00		
Manhattan, N. Y.....	3,302,268 19	4,138,152 62	1,111,468 25	648 06	87,105 00
Massachusetts Mutual, Mass.....	539,472 34	5,151,722 72	2,060,180 00	582,070 12	8,998,690 18
Metropolitan, N. Y.....	5,750,439 36	9,733,473 00	10,688 75	650,494 03	5,391,028 33
Mutual, N. Y.....	19,427,583 18	71,335,416 92	11,366,100 00	81,067 48	5,357,651 99
Mutual Benefit, N. J.....	1,388,631 80	30,459,371 97		—	78,547,689 77
National, Vt.....	633,121 26	4,451,320 70	4,357,540 36	4,343,009 19	12,146,319 91
New England Mutual, Mass.....	1,824,292 88	4,181,008 00	1,033,374 20	237,239 65	3,531,169 92
New York, N. Y.....	14,673,478 96	26,349,724 84	1,739,424 14	808,180 94	13,862,897 72
Northwestern Mutual, Wis.....	1,163,409 12	55,846,791 69	3,783,902 89	1,023,871 94	96,026,047 78
Penn Mutual, Pa.....	1,439,650 76	10,792,443 78	78,820 00	467,540 42	7,170,965 00
Phoenix Mutual, Conn.....	939,692 77	5,633,569 50	3,498,346 77	769,011 63	7,117,788 05
Provident Life and Trust, Pa.....	1,445,760 96	11,191,369 90	3,171,109 72	538,770 01	2,262,538 71
Provident Savings, N. Y.....	235,668 92	212,800 00	84,613 92	22,176 77	10,120,374 22
State Mutual, Mass.....	704,800 00	1,996,687 07	576,213 00	—	5,513,416 00
Travelers' Conn.....	2,007,191 75	4,299,764 97	1,332,363 40	—	5,445,581 27
Union Central, Ohio.....	370,745 38	9,398,202 76	1,113,465 19	798,758 27	17,000 00
United States, N. Y.....	68,818 31	4,504,290 31	78,973 38	968,865 51	1,461,290 01
Washington, N. Y.....	606,642 87	10,370,378 17	489,981 76		686,141 13
Total, Companies of other States.....	\$105,416,796 29	\$356,341,344 90	\$44,346,723 23	\$13,159,192 74	\$392,979,665 75
Aggregate.....	\$106,235,401 96	\$356,673,603 78	\$44,915,953 20	\$13,412,945 19	\$398,090,023 72

TABLE NO. 2—CONCLUDED.

COMPANIES.	Cash in office and bank.	Interest and rents due and accrued.	Uncollected and deferred premiums.	All other assets.	Admitted assets.
MAINE LIFE COMPANY.					
Union Mutual, Portland.....	\$188,634 23	\$67,832 11	\$163,538 42	\$72,904 20	\$6,583,251 92
LIFE COMPANIES OF OTHER STATES.					
Etna, Conn.....	\$4,180,505 45	\$98,804 43	\$34,155 25	\$653,992 62	\$41,893,253 83
Connecticut Mutual, Conn.....	1,784,082 30	998,552 46	208,253 01	486,721 50	63,225,585 84
Equitable, N. Y.....	11,372,470 15	527,200 06	3,190,744 00	2,466,104 63	183,138,589 14
Home, N. Y.....	192,863 58	82,567 19	171,142 04	223,727 67	8,570,898 69
Kansas Mutual, Kan.....	54,112 07	3,966 85	19,420 05	4,887 54	251,131 41
Life Insurance Clearing Company, Minn.....					
Manhattan, N. Y.....	3,331 47	1,503 87	27,991 64	1,467 50	103,687 54
Massachusetts Mutual, Mass.....	681,116 50	111,895 18	271,675 00	313,321 13	13,701,318 17
Metropolitan, N. Y.....	800,364 80	324,327 74	480,233 34	298,542 80	13,653,366 60
Mutual, N. Y.....	550,116 25	217,145 97	148,579 25	472,238 11	22,326,622 16
Mutual Benefit, N. J.....	9,655,198 91	1,180,476 45	3,246,297 22	7,711,360 44	202,473,881 99
National, N. Y.....	707,616 49	920,326 65	649,676 06	547,608 99	53,680,102 42
New England Mutual, Mass.....	228,780 35	272,248 42	420,371 28	137,821 41	11,045,287 19
New York, N. Y.....	647,831 43	231,042 64	912,579 13	678,219 64	24,276,448 62
Northwestern Mutual, Wis.....	5,482,422 69	1,408,693 08	5,571,397 74	4,676,260 89	162,011,770 93
Penn Mutual, Pa.....	5,455,690 79	1,064,083 41	1,507,158 44	550,080 83	73,324,694 13
Phoenix Mutual, Conn.....	270,537 82	284,339 25	633,148 65	3,563 65	24,800,850 36
Provident Life and Trust, Pa.....	376,576 95	128,623 73	130,861 94	51,722 29	10,230,474 50
Provident Savings, N. Y.....	144,512 96	293,003 43	658,591 00	—	27,040,118 96
State Mutual, Mass.....	30,242 41	30,242 41	133,428 36	37,412 50	1,725,877 68
State Mutual, Mass.....	326,352 97	96,300 00	288,531 15	330,822 00	9,363,072 19
Travelers', Conn.....	1,147,053 02	147,850 99	473,647 08	5,000 00	14,878,403 08
Union Central, Ohio.....	332,259 01	371,361 68	183,853 60	8,423 54	12,622,069 41
United States, N. Y.....	155,014 32	95,259 51	208,251 43	26,267 01	7,068,151 29
Washington, N. Y.....	686,806 54	139,793 11	252,246 97	61,068 87	13,263,270 42
Total, Companies of other States.....	\$46,241,685 17	\$9,526,587 44	\$19,436,334 46	\$19,769,156 56	\$698,211,966 54
Aggregate	\$46,428,319 40	\$9,586,419 55	\$19,580,372 88	\$19,842,120 76	\$1,004,786,160 46

TABLE No. 3.
Liabilities December 31, 1894.

COMPANIES.	Net reinsur- ance reserve.	Claims for death losses unpaid.	Claims for matured endowments due and unpaid.	Losses and claims not due.	Losses and claims reinstated.	Unpaid dividends due policy- holders.	All other liabilities.	Total liabilities.
MAINE LIFE COMPANY.								
Union Mutual, Portland.....	\$6,144,478 00	-	\$11,792 86	\$45,148 65	-	\$3,073 66	\$33,060 01	\$6,237,533 18
LIFE COMPANIES OF OTHER STATES.								
Aetna, Conn.....	34,321,368 00	-	58,283 00	160,135 00	\$56,000 00	400,450 70	33,424 51	35,089,061 21
Connecticut Mutual, Conn.....	53,334,034 00	\$ 12,138 50	11,913 00	96,640 00	29,670 00	487,479 50	469,780 49	54,471,655 55
Equitable, N. Y.....	146,973,962 00	223,621 52	17,687 10	1,635,252 32	136,207 00	114,211 00	43,526 27	147,564,507 21
Home, N. Y.....	7,257,744 00	-	-	36,214 00	40,000 00	8,190 86	3,368 80	7,380,517 66
Kansas Mutual, Kan.....	86,207 90	-	-	-	12,000 00	-	202 55	86,410 49
Life Insurance Clearing Co., Minn.....	27,994 72	-	-	7,286 56	3,000 00	-	-	38,281 27
Manhattan, N. Y.....	12,690,148 00	-	*116,148 64	-	-	35,234 48	102,108 08	12,943,687 70
Massachusetts Mutual, Mass.....	14,270,172 00	-	-	90,933 00	8,450 00	118,352 54	21,720 73	14,500,694 31
Metropolitan, N. Y.....	16,019,592 00	-	-	*48,303 45	-	29,468 76	2,143,517 74	16,290,881 95
Mutual, N. Y.....	179,802,892 00	-	-	597,252 99	374,300 00	-	318,149 34	181,072,594 33
Mutual Benefit, N. J.....	51,294,605 00	-	-	192,210 87	17,000 00	293,824 00	4,006 62	51,801,640 45
National, Vt.....	9,216,926 10	-	-	2,118 13	17,000 00	8,205 08	\$70,622 76	9,911,962 69
New England Mutual, Mass.....	22,032,126 35	48,563 00	20,708 00	-	-	116,002 59	-	22,217,399 94
New York, N. Y.....	138,620,188 00	-	130,581 86	1,325,751 13	44,000 00	147,437 01	1,491,502 04	141,762,493 20
Northwestern Mutual, Wis.....	58,042,821 00	-	-	282,244 46	61,200 00	110,085 73	82,227 00	59,178,578 19
Penn Mutual, Pa.....	21,715,117 00	-	-	118,440 00	10,000 00	58,954 62	19,193 76	21,921,707 33
Phoenix Mutual, Conn.....	9,490,894 00	-	-	18,240 00	-	-	147,479 43	9,656,622 43
Provident Life and Trust, Pa.....	23,418,795 00	-	-	40,988 00	-	51,069 24	227,810 15	23,738,662 39
Provident Savings, N. Y.....	756,391 00	-	-	149,280 00	50,100 00	-	6,158 53	960,930 53
State Mutual, Mass.....	8,691,253 00	-	-	59,500 00	22,000 00	-	-	8,742,753 00
Travelers', Conn.....	13,293,635 00	-	3,767 00	65,228 23	23,308 80	-	224,332 00	13,620,331 03
Union Central, Ohio.....	10,965,796 00	-	500 00	36,784 94	24,500 00	5,321 11	84,981 30	11,147,588 35
United States, N. Y.....	6,482,408 00	14,140 00	1,900 00	22,100 00	36,000 00	16,375 00	11,968 49	6,684,391 49
Washington, N. Y.....	12,728,697 00	1,369 15	2,551 95	13,231 00	63,544 20	-	11,340 31	12,820,713 61
Total, companies of other states.....	\$857,318,215 07	\$293,772 17	\$364,040 65	\$4,448,256 07	\$1,078,340 00	\$2,000,753 53	\$5,629,227 96	\$865,254,127 46
Aggregate.....	\$863,462,693 07	\$295,772 17	\$375,833 51	\$4,493,404 72	\$1,078,340 00	\$2,003,027 19	\$5,682,287 97	\$871,491,080 64

* Includes all claims for death losses and matured endowments.

TABLE No. 4.
Income During 1894.

COMPANIES.	Premiums.	Interest and dividends.	Rents.	Income from all other sources.	Total income.
MAINE LIFE COMPANY.					
Union Mutual, Portland.....	\$869,552 75	\$282,515 86	\$24,079 24	-	\$1,286,145 86
LIFE COMPANIES OF OTHER STATES.					
Zetna, Conn.....	\$4,833,344 09	\$1,974,349 63	\$52,315 09	\$29,180 12	\$6,889,186 93
Connecticut Mutual, Conn.....	4,677,972 88	2,639,965 80	298,442 48	20,198 25	7,606,579 41
Equitable, N. Y.....	36,038,931 09	6,047,461 48	1,538,333 94	-	43,624,726 51
Home, N. Y.....	1,494,888 38	331,760 10	35,140 19	7,354 92	1,868,843 59
Kansas Mutual, Kan.....	187,418 54	11,803 12	-	101 13	199,322 78
Life Insurance Clearing Company, Minn.....					
Manhattan, N. Y.....	76,448 47	5,939 97	-	-	82,408 44
Massachusetts Mutual, Mass.....	2,056,336 10	545,896 54	103,933 43	20,016 69	2,723,202 76
Metropolitan, N. Y.....	3,109,390 42	652,042 45	23,005 61	40,750 59	3,825,150 07
Mutual, N. Y.....	16,827,015 77	8,733,585 43	226,425 68	421,715 87	18,208,742 75
Mutual Benefit, N. J.....	36,123,163 82	8,285,446 99	842,399 35	505,519 56	45,756,529 73
National, Vt.....	7,626,162 41	2,722,103 72	45,311 70	-	10,393,567 83
New England Mutual, Mass.....	2,472,701 02	446,465 02	12,154 96	-	2,921,322 50
New York, N. Y.....	3,079,506 39	1,030,518 77	75,554 35	18,061 02	4,203,640 53
Northwestern Mutual, Wis.....	29,411,348 32	6,385,068 26	663,680 27	22,178 68	36,453,313 53
Penn Mutual, Pa.....	12,758,966 06	3,420,271 43	70,618 16	16,480 35	16,266,041 03
Phoenix Mutual, Conn.....	5,215,965 24	1,132,923 42	43,729 82	9,600 46	6,402,246 94
Provident Life and Trust, Pa.....	1,192,732 74	514,777 74	35,387 60	6,293 13	1,749,231 21
Provident Savings, N. Y.....	4,109,431 45	1,217,192 69	23,170 61	35,172 89	5,384,967 94
State Mutual, Mass.....	2,140,247 67	47,524 25	26,296 03	-	2,214,057 95
State Mutual, Mass.....	2,098,063 32	409,236 65	41,759 62	2,061 82	2,551,152 81
Travelers', Conn.....	2,152,135 52	615,244 10	80,800 51	5,747 98	2,853,928 11
Union Central, Ohio.....	2,959,154 28	790,378 71	15,189 28	-	3,694,722 27
United States, N. Y.....	1,226,075 79	321,892 46	1,471 75	-	1,551,538 09
Washington, N. Y.....	2,105,760 67	686,541 64	9,987 89	-	2,792,289 99
Total, companies of other States.....	\$183,973,635 96	\$41,116,711 79	\$4,290,127 82	\$1,162,531 02	\$230,512,009 59
Aggregate.....	\$184,892,191 69	\$41,399,225 08	\$4,294,207 06	\$1,162,531 02	\$231,806,155 45

TABLE No. 5.
Disbursements During 1894.

COMPANIES.	Losses and matured endowments.	Paid annuities.	Dividends to policy holders.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE LIFE COMPANY.								
Union Mutual, Portland	\$619,060 37	\$492 15	\$4,579 40	\$180,079 76	\$138,686 84	\$19,874 13	\$292,684 19	\$1,255,256 84
LIFE COS. OF OTHER STATES.								
Ætna, Conn.	\$2,807,919 62	-	\$764,961 16	\$519,478 06	\$168,307 04	\$129,469 29	\$ 780,384 14	\$5,179,819 31
Connecticut Mutual, Conn.	4,273,874 96	-	116,301 37	830,098 94	191,485 55	300,626 14	2,073,681 65	7,389,380 61
Equitable, N. Y.	11,631,263 90	\$395,811 98	1,274,576 11	4,283,873 24	1,065,542 42	490,208 68	8,045,309 51	27,496,468 98
Home, N. Y.	642,546 37	6,236 98	4,155 08	229,267 85	182,456 82	24,198 28	511,382 45	1,606,461 84
Kansas Mutual, Kan.	76,000 00	-	-	17,810 79	35,689 87	4,142 30	24,723 75	186,276 71
Life Ins. Clearing Co., Minn.	15,301 37	-	-	31,801 47	14,806 35	3,055 59	14,613 66	79,073 44
Manhattan, N. Y.	1,430,229 57	4,122 56	7,498 38	279,171 62	915,981 39	35,636 77	605,278 91	9,578,418 50
Massachusetts Mutual, Mass.	1,115,272 80	-	19,104 46	469,834 62	230,696 67	53,771 97	841,389 56	3,766,469 48
Metropolitan, N. Y.	5,747,952 94	-	20,815 08	2,662,522 83	3,070,620 67	198,111 19	4,107,451 14	15,778,073 56
Mutual, N. Y.	13,416,654 57	407,808 71	-	5,596,443 10	2,691,757 21	482,232 18	8,943,865 49	30,878,891 26
Mutual Benefit, N. J.	3,689,312 06	36,511 32	227,109 82	774,441 52	909,827 34	220,340 75	2,964,500 03	8,201,002 84
National, Vt.	1,547,691 24	-	35,673 91	392,986 26	107,577 45	55,367 51	705,523 58	3,487,778 95
New England Mutual, Mass.	1,690,983 60	-	32,676 97	291,216 58	140,379 26	72,769 13	1,282,848 90	3,483,897 84
New York, N. Y.	9,646,691 39	1,896,314 48	1,068,542 57	4,715,868 07	1,997,215 51	358,247 61	4,439,679 63	24,138,429 66
Northwestern Mutual, Wis.	3,068,152 11	1,912 85	252,014 17	1,385,189 36	344,045 61	168,918 44	2,243,676 39	7,480,908 52
Penn Mutual, Pa.	1,679,697 62	10,453 82	1,271 92	487,508 91	221,149 36	159,896 35	1,537,355 31	4,097,032 59
Phoenix Mutual, Conn.	807,106 11	1,875 00	701 33	213,336 67	151,128 40	54,824 57	380,132 24	1,611,588 97
Prudential Life and Trust, Pa.	1,436,016 80	27,708 40	58,394 31	369,459 51	188,505 88	68,631 77	1,104,867 67	3,102,974 92
Provident Savings, N. Y.	1,682,146 89	1,861 40	31,265 81	344,553 60	133,267 74	27,169 72	408,168 62	1,988,168 87
State Mutual, Mass.	542,921 91	-	7,066 62	241,764 10	79,111 49	56,386 22	694,154 20	1,692,173 94
Travelers' Conn.	730,710 26	6,832 14	-	243,131 46	133,698 21	52,406 40	634,533 82	1,861,242 29
United Central, Ohio.	644,462 43	1,490 68	58,446 03	369,892 37	176,665 58	49,865 42	741,111 12	2,072,003 62
United States, N. Y.	735,556 16	2,621 33	22,064 78	186,613 28	161,376 01	21,236 59	280,534 70	1,406,362 05
Washington, N. Y.	950,138 78	11,746 29	-	192,112 66	192,764 48	25,865 72	655,725 63	1,996,403 66
Total, Cos. of other States ..	\$98,653,269 72	\$2,302,968 14	\$4,016,250 01	\$24,437,211 75	\$11,544,816 62	\$3,072,194 99	\$44,648,560 55	\$158,675,291 68
Aggregate	\$99,272,530 69	\$2,303,430 29	\$4,020,829 41	\$24,617,291 51	\$11,683,503 90	\$3,091,809 12	\$44,941,244 74	\$159,830,548 52

TABLE No. 6.
Exhibit of Policies—Life Insurance Companies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1883.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1884.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE LIFE COMPANY.								
Union Mutual, Portland	\$19,164	\$35,914,416 72	\$4,885	\$9,466,356 39	\$4,469	\$9,068,733 77	\$19,350	\$36,312,041 34
LIFE COMPANIES OF OTHER STATES.								
Aetna, Conn.	\$82,745	\$135,450,732 94	\$9,497	\$17,956,460 06	\$8,872	\$17,496,387 00	\$83,370	\$135,967,796 00
Connecticut Mutual, Conn.	65,701	156,984,498 00	4,120	10,331,207 00	3,842	10,628,834 00	65,979	156,886,871 00
Equitable, N. Y.	278,435	932,532,577 00	54,046	175,971,019 00	50,944	194,940,893 00	281,577	913,556,733 00
Home, N. Y.	19,717	39,220,329 62	5,023	10,297,850 14	4,796	10,760,444 76	19,944	38,807,735 00
Kansas Mutual, Kan.	4,326	8,158,500 00	1,121	2,622,500 00	964	1,833,000 00	4,483	8,348,000 00
Life Insurance Clearing Co., Minn.	1,012	2,276,500 00	1,848	4,507,750 00	1,689	3,969,250 00	1,171	2,813,000 00
Manhattan, N. Y.	24,853	64,294,470 11	6,070	13,776,989 89	5,783	16,451,895 00	25,142	61,618,675 00
Massachusetts Mutual, Mass.	31,398	83,790,969 00	8,398	20,751,124 00	5,290	14,634,813 00	34,394	80,877,250 00
Metropolitan, N. Y. } Ordinary	2,932,964	343,917,746 00	2,327,024	294,270,451 00	1,700,523	214,674,026 00	3,550,163	428,514,171 00
Mutual, N. Y.	8,162	9,259,471 00	12,826	14,069,859 00	4,744	5,498,134 00	15,744	17,861,196 00
Mutual, N. Y.	273,213	892,867,478 00	82,132	211,551,887 00	56,830	159,708,664 00	288,515	864,710,761 00
National Benefit, N. J.	77,493	202,276,750 00	12,564	30,822,411 00	9,313	23,729,683 00	80,744	200,269,528 00
National, Vt.	26,344	61,682,613 00	6,813	14,769,916 00	4,971	11,426,574 00	30,186	64,975,950 00
New England Mutual, Mass.	32,156	92,439,019 00	3,893	11,060,210 00	3,623	9,410,543 00	32,996	93,808,387 00
New York, N. Y.	261,962	779,156,678 00	73,298	204,545,362 00	57,690	172,407,910 00	277,690	813,294,160 00
Northwestern Mutual, Wis.	136,410	325,152,947 00	21,257	50,436,320 00	12,767	34,891,066 00	144,900	340,687,589 00
Penn Mutual, Pa.	47,485	124,287,718 00	9,243	22,803,800 00	7,177	20,041,443 00	49,531	126,537,075 00
Phoenix Mutual, Conn.	21,420	63,682,923 00	5,622	10,199,032 00	4,145	7,501,120 00	22,707	56,381,049 00
Provident Life and Trust, Pa.	31,365	99,890,162 00	2,964	19,017,368 00	2,717	9,575,006 00	29,542	103,671,924 00
Provident Savings, N. Y.	24,533	63,101,434 00	7,742	22,114,526 00	6,620	21,190,922 00	25,655	84,023,038 00
State Mutual, Mass.	16,831	48,192,159 00	3,474	7,460,307 00	1,739	6,025,534 00	18,566	52,969,682 00
Travelers', Conn.	30,124	79,905,867 00	4,898	19,398,586 00	4,130	14,019,893 00	30,992	84,394,530 00
Union Central, Ohio.	43,124	70,874,751 00	12,615	22,743,424 00	9,892	18,468,867 00	45,747	75,311,898 00
United States, N. Y.	18,353	42,753,304 00	4,272	11,425,867 00	4,077	11,360,323 00	18,548	42,196,450 00
Washington, N. Y.	24,359	46,709,921 00	4,079	8,756,236 00	4,386	8,540,060 00	24,643	46,638,867 00
Total, companies of other States.	\$4,516,585	\$4,671,788,700 67	\$2,686,159	\$1,227,751,222 09	\$1,978,893	\$1,018,701,620 76	\$3,224,801	\$4,890,838,065 06
Aggregate.	4,634,749	4,677,703,126 36	2,691,044	\$1,237,517,550 48	1,981,362	\$1,027,703,660 53	5,224,111	\$4,917,130,046 34

TABLE No. 7.
Policies terminated during 1894—Life Insurance Companies.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE LIFE COMPANY.	241	\$457,715 53	134	\$160,137 10	324	\$691,300 00	172	\$43,381 37
Union Mutual, Portland.								
LIFE COMPANIES OF OTHER STATES.								
Zetna, Conn.	1,210	1,883,060 00	732	885,744 00	638	1,416,079 00	1,407	2,459,481 00
Connecticut Mutual, Conn.	1,401	3,923,337 00	208	325,751 00	-	-	1,067	1,661,071 00
Equitable, N. Y.	3,461	11,283,387 00	219	786,222 00	273	847,965 00	10,366	40,018,969 00
Home, N. Y.	543	548,408 02	63	83,441 35	-	-	971	2,238,235 00
Kansas Mutual, Kan.	37	76,000 00	-	-	459	865,500 00	1	2,000 00
Life Insurance Clearing Company, Minn.	32	78,250 00	-	-	-	-	2	4,000 00
Manhattan, N. Y.	451	1,371,175 00	48	79,035 00	-	51,670 00	329	811,574 00
Massachusetts Mutual, Mass.	351	967,626 00	66	143,069 00	39	111,750 00	1,307	3,351,447 00
Metropolitan, N. Y. } Ordinary	57,633	5,612,408 00	-	-	-	-	5,840	766,500 00
	128	136,415 00	1	130 00	-	-	323	404,525 00
Mutual, N. Y.	3,374	11,802,877 00	633	1,488,789 00	240	593,607 00	9,126	27,721,360 00
Mutual Benefit, N. J.	1,091	3,484,733 00	126	216,031 00	797	2,242,167 00	3,283	8,950,809 00
National, Vt.	224	477,925 00	43	64,333 00	62	157,000 00	1,042	3,733,541 00
New England Mutual, Mass.	445	1,350,754 00	98	240,899 00	81	213,000 00	1,166	3,059,974 00
New York, N. Y.	2,565	8,282,508 00	454	1,436,637 00	128	1,524,337 00	5,303	15,369,576 00
Northwestern Mutual, W's	1,130	2,748,491 00	233	421,852 00	294	2,983,284 00	2,168	4,462,602 00
Penn Mutual, Pa.	538	1,611,525 00	86	170,389 00	234	746,250 00	1,376	3,034,705 00
Phoenix Mutual, Conn.	381	664,665 00	170	163,028 00	1	3,000 00	*247	*952,838 00
Provident Life and Trust, Pa.	267	192,342 00	167	464,674 00	1	2,000 00	753	2,307,396 00
Provident Savings, N. Y.	280	1,067,461 00	-	-	5,147	16,598,625 00	70	135,000 00
State Mutual, Mass.	161	516,489 00	38	66,707 00	11	23,000 00	765	2,138,896 00
Travelers', Conn.	312	747,552 00	68	747,552 00	142	302,600 00	423	1,012,699 00
Union Central, Ohio.	322	565,998 00	50	128,962 00	180	312,350 00	424	1,785,918 00
United States, N. Y.	289	640,040 00	44	51,495 00	110	785,091 00	187	846,181 00
Washington, N. Y.	209	748,670 00	91	106,765 00	29	50,223 00	1,075	2,479,967 00
Total, Companies of other States	76,325	\$61,547,120 02	3,673	\$7,372,323 35	8,496	\$29,696,076 00	50,098	\$182,119,775 00
Aggregate	76,566	\$62,004,835 55	3,807	\$7,532,460 45	9,170	\$30,390,376 00	50,270	\$182,463,166 50

* Includes \$6,086, reversionary additions cancelled.

* Includes decrease.

TABLE No. 8.
Maine Business—Life Insurance Companies.

COMPANIES.	POLICIES ISSUED DURING THE YEAR.		POLICIES TERMINATED DURING THE YEAR.		POLICIES IN FORCE DECEMBER 31, 1894.		Premiums received.	Losses and claims paid.	Taxes paid on premiums.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
MAINE LIFE COMPANY. Union Mutual, Portland.....	602	\$1,006,724 50	416	\$661,696 87	1,893	\$3,123,719 86	\$104,408 70	\$32,331 34	\$2,659 90
LIFE COS. OF OTHER STATES.									
Ethna, Conn.....	136	\$162,197 00	136	\$183,280 00	1,494	\$1,815,093 00	\$ 70,987 90	\$60,531 00	-
Connecticut Mutual, Conn.....	208	314,700 00	136	240,064 00	2,231	3,445,000 00	117,492 50	74,685 16	\$251 53
Equitable, N. Y.....	766	1,604,319 00	395	968,190 00	2,149	4,358,321 00	135,487 88	86,550 00	-
Home, N. Y.....	14	21,000 00	1	1,000 00	13	20,000 00	732 42	-	15 84
Kansas Mutual, Kansas.....	8	21,000 00	1	10,000 00	7	11,000 00	462 76	-	9 25
Life Ins. Clearing Co., Minn.....	53	98,000 00	40	68,000 00	38	72,500 00	2,091 70	-	40 43
Manhattan, N. Y.....	71	136,000 00	39	46,500 00	127	109,819 00	3,738 11	-	115 01
Massachusetts Mutual, Mass.....	204	270,500 00	138	173,403 00	1,139	1,686,567 00	48,522 76	22,109 00	744 49
Metropolitan, N. Y. } Industrial	18,161	2,296,069 00	14,162	1,788,867 00	23,610	2,809,414 00	*158,728 78	*62,626 10	2,141 29
} Ordinary	124	126,000 00	27	36,500 00	175	179,568 00	{	89,852 56	3,843 20
Mutual, N. Y.....	660	1,221,626 00	421	606,888 00	4,386	8,175,650 00	283,334 23	-	-
Mutual Benefit, N. J.....	206	296,034 00	104	148,146 00	1,890	3,021,288 00	102,305 66	54,844 00	375 22
National, Vt.....	82	180,500 00	33	36,500 00	1,804	631,122 00	22,049 91	6,750 56	437 46
New England Mutual, Mass.....	199	325,720 00	126	225,245 00	1,927	3,371,122 00	94,504 21	72,769 00	1,814 99
New York, N. Y.....	256	481,783 00	308	396,620 00	1,801	3,301,448 00	110,006 87	74,125 20	517 12
Northwestern Mutual, Wis.....	227	894,886 00	151	264,561 00	1,306	2,016,665 00	74,421 91	14,400 00	841 81
Penn Mutual, Pa....	88	130,150 00	92	144,000 00	850	1,329,500 00	54,861 08	10,000 00	1,087 02
Phoenix Mutual, Conn.....	138	162,685 00	94	109,217 00	948	825,366 00	31,502 37	8,301 00	334 86
Provident Life and Trust, Pa.....	50	100,786 00	26	48,500 00	449	843,785 00	28,770 28	2,000 00	575 40
Provident Savings, N. Y.....	11	32,000 00	25	59,000 00	132	281,000 00	7,215 85	3,000 00	84 31
State Mutual, Mass.....	74	114,764 00	28	49,281 00	197	334,544 00	12,148 56	5,000 00	127 42
Travelers', Conn.....	77	119,492 00	48	68,145 00	728	999,178 00	22,199 77	15,140 00	434 14
Union Central, Ohio.....	109	175,875 00	13	23,975 00	97	139,900 00	10,512 22	-	293 80
United States, N. Y.....	69	147,600 00	152	278,540 00	132	278,540 00	6,812 88	-	131 09
Washington, N. Y.....	337	417,628 00	245	312,740 00	723	868,988 00	29,891 35	8,134 50	402 96
Total, Cos. of other States.....	22,306	\$8,353,074 00	16,714	\$6,066,682 00	46,894	\$40,763,866 00	\$1,440,230 80	\$683,983 26	\$11,730 73
Aggregate.....	23,908	\$10,259,786 00	17,130	\$6,728,381 87	48,947	\$43,887,566 86	\$1,544,624 50	\$696,169 04	17,380 63

* Includes both ordinary and Industrial.

TABLE No. 9.

Capital, Assets, Liabilities, Surplus, Premiums, Losses, Income and Disbursements—Casualty Insurance Companies.

COMPANIES.	Cash capital.	Assets	Liabilities except capital.	Surplus to policy-holders.	Premiums.	Income.	Losses.	Disbursements.
Aetna, Conn.	\$2,000,000	\$ 137,000 00	\$1,100,613 68	\$2,861,582 34	\$150,859 92	\$ 158,476 75	\$95,502 40	\$134,953 62
American Surety Company, N. Y.	500,000	3,074,916 80	1,379,874 21	683,739 28	946,085 70	1,054,611 64	296,612 38	787,804 42
City Trust Safe Deposit & Surety Co., Pa.	500,000	2,063,613 49	647,958 32	430,539 80	77,754 73	536,309 76	15,085 55	154,420 01
Employers' Liability, Eng.	750,000	1,078,498 23	1,074,580 81	462,119 52	882,813 55	935,618 77	559,987 55	972,112 49
Fidelity and Casualty, N. Y.	250,000	2,136,700 33	231,791 47	358,769 21	2,383,931 09	2,483,176 07	871,632 49	2,250,152 48
Guarantor's Liability Company, Pa.	250,000	590,560 68	212,928 50	619,354 25	491,573 67	542,304 41	125,760 19	412,434 39
Guarantee Co. of North America, Can.	304,600	852,282 50	1,242,020 12	633,726 15	222,845 19	250,504 19	39,708 92	196,664 35
Hartford Steam Boiler, Conn.	500,000	1,885,746 27	54,273 89	525,050 18	934,028 29	1,008,338 00	65,292 26	784,331 38
Lawyers' Surety Company, N. Y.	500,000	578,224 77	227,883 27	380,779 51	99,233 62	114,982 67	206 43	69,577 43
Lloyds' Plate Glass, N. Y.	250,000	608,662 76	236,443 34	254,454 64	400,894 74	423,180 46	136,541 31	379,788 72
London Guarantee & Accident Co., Eng.	200,000	490,927 88	148,877 80	278,648 94	394,206 96	406,675 83	103,263 82	296,620 64
Metropolitan Plate Glass, N. Y.	100,000	427,626 74	23,068 75	108,391 02	235,618 36	298,518 18	90,054 31	231,946 21
New Jersey Plate Glass, N. J.	100,000	133,459 77	96,754 31	132,616 60	39,903 06	45,631 16	14,444 88	44,808 29
New York Plate Glass, N. Y.	100,000	229,370 91	203,545 86	203,101 14	184,919 35	191,864 10	57,894 44	156,309 39
Preferred Accident, N. Y.	100,000	408,647 00	518,651 86	253,765 68	652,549 05	973,656 74	235,747 67	616,889 74
Safety Casualty Company, Me.	See abstract.							
Standard, Mich.	200,000	772,417 54	1,566,374 66	1,224,839 94	903,690 49	932,188 28	429,550 51	877,575 84
Travelers' Conn.	1,000,000	2,791,214 60	384,123 39	806,474 26	2,240,499 82	2,372,218 17	1,106,696 66	2,248,053 60
Union Casualty and Surety Co., Mo.	250,000	690,596 65			568,766 05	587,317 41	213,512 50	503,071 86
Total.	\$7,354,000	\$19,881,557 02	\$10,013,763 05	\$9,777,982 46	\$11,886,503 78	\$13,258,550 12	\$4,428,977 99	\$11,126,004 46

TABLE No. 10.
Risks and Premiums, and Maine Business-Casualty Insurance Companies.

COMPANIES.	RISKS.			BUSINESS IN MAINE.			
	Written.	Terminated.	In force Dec. 31, 1894.	Risks in force.	Premiums.	Losses paid.	Tax.
Etna, Conn	\$ 30,219,750 00	\$ 30,744,000 00	\$ 20,231,650 00	\$161,500 00	\$ 740 80	\$227 49	-
American Surety, N. Y.	171,225,612 00	144,720,637 00	133,514,313 00	685,000 00	3,369 00	- 38 75	\$71 00
City Trust, State Deposit and Surety Company, Pa.	30,633,043 06	19,892,423 62	27,994,304 90	-	-	-	-
Employers' Liability, Eng.	236,133,266 00	249,867,860 00	189,513,241 00	1,833,301 00	8,219 36	1,605 23	132 28
Fidelity and Casualty, N. Y.	487,707,135 44	427,477,900 84	333,367,695 70	2,853,840 89	10,053 17	4,040 61	240 89
Guarantor's Liability Company, Pa.	21,435,300 00	17,141,010 00	14,721,290 00	-	-	-	-
Guarantee Company of North America, Can.	57,704,384 00	63,445,187 00	43,096,367 00	270,700 00	1,362 84	-	37 25
Hartford Steam Boiler, Conn.	102,625,625 00	90,694,789 00	244,868,481 00	1,215,500 00	11,451 51	133 18	228 36
Lawyers' Surety Company, N. Y.	20,788,560 32	15,713,965 00	17,537,526 32	4,500 00	45 00	-	-
Lloyd's Plate Glass, N. Y.	14,383,459 00	15,029,396 00	14,411,863 00	61,450 85	1,612 48	5,978 63	28 86
London Guarantee and Accident Company Eng.	56,838,760 00	36,768,875 00	46,896,150 00	178,000 00	720 50	18 00	14 05
Metropolitan Plate Glass, N. Y.	10,306,184 00	10,076,869 00	9,012,552 00	21,506 01	545 60	20 00	10 51
New Jersey Plate Glass, N. Y.	1,488,394 00	1,194,545 00	1,735,727 00	5,359 25	144 36	-	2 88
New York Plate Glass, N. Y.	8,180,591 00	8,412,742 00	6,704,704 00	36,242 95	973 42	183 54	12 94
Preferred Accident, N. Y.	647,301,000 00	617,357,000 00	331,067,000 00	4,118,000 00	7,649 25	943 92	138 10
Safety Casualty Company, Me.	See abstract.						
Standard, Mich.	144,135,113 00	136,290,699 00	109,412,620 00	146,000 00	787 03	54 47	15 74
Travelers', Conn.	332,814,998 00	\$22,413,864 00	290,665,726 00	5,143,700 00	35,079 61	18,027 69	-
Union Casualty and Surety Company, Mo.	102,474,470 77	70,172,389 00	78,595,063 23	222,000 00	7,195 00	3,754 74	143 91
Total	\$2,475,707,529 79	\$2,277,339,362 95	\$1,913,245,924 35	\$16,368,804 95	\$36,431 55	\$36,695 65	1,063 67

TABLE No. 11.
Assets, Liabilities, Insurance in Force, Income and Disbursements—Assessment Companies.

MAINE COMPANIES.	Cash assets.	Liabilities.	Insurance in force.	INCOME.		DISBURSEMENTS.	
				From members.	All other sources.	Losses.	All other.
Garfield Mutual Life Insurance Co., Lewiston.....	\$ 2,001 96	\$3,835 26	\$ 206,208	\$ 2,776 40	\$746 48	\$403 05	\$3,536 88
Maine Benefit Association, Auburn.....	86,063 69	1,904 15	12,486,000	193,243 71	6,331 39	150,000 00	41,904 85
Maine Mutual Life Insurance Co., Biddeford. . . .	35,768 44	—	8,125,000	53,340 14	14,062 52	33,769 15	16,446 56
Peoples' Insurance Co., Portland.....	432 08	—	117,400	1,184 68	5 50	642 37	813 92
Provident Aid Society, Portland.....	53,452 71	—	5,240,000	61,911 55	3,554 54	60,500 00	12,984 74
Washington Casualty Co., Portland	526 64	1,757 97	80,076	7,041 81	1,787 97	2,024 61	5,378 53
Total..	\$181,265 52	\$7,627 38	\$26,258,684	\$319,498 29	\$26,475 40	\$248,239 08	\$80,063 47
COMPANIES OF OTHER STATES.							
Atlas Accident Insurance Co., Boston, Mass.....	\$11,325 54	\$3,075 20	\$15,160	\$55,780 39	\$ 200 00	\$16,857 65	\$ 47,415 74
Bay State Beneficiary Association, Westfield, Mass	263,672 13	—	46,111,175	650,506 82	6,626 60	514,964 26	110,535 28
Covenant Mutual Benefit Association, Galesburg, Ill.....	643,949 09	20,346 98	98,440,375	1,467,991 80	18,655 57	1,166,880 10	339,729 67
Fidelity Mutual Life Association, Council Bluffs, Ia.	1,027,536 40	33,384 14	53,123,900	1,118,393 57	38,433 87	408,725 46	550,122 24
Guaranty Fund Life Association, Council Bluffs, Ia.....	24,743 84	46 36	2,704,000	43,810 84	8,332 15	24,000 00	27,430 91
Hartford Life and Annuity Insurance Co., Hartford, Conn.....	1,473,061 26	1,261,692 39	87,395,500	1,637,301 12	53,168 05	1,142,371 00	403,514 28
Massachusetts Benefit Life Association, Boston, Mass.....	1,160,873 89	—	106,889,455	2,407,787 80	32,408 12	1,688,263 34	670,823 74
Massachusetts Mutual Accident Ass'n, Boston, Mass.....	18,807 38	6,073 00	12,411,750	42,812 00	6,795 18	12,570 26	31,069 17
Mercantile Mutual Accident Ass'n, Boston, Mass.....	14,684 26	182 43	4,985,000	21,780 25	245 85	11,095 72	8,702 54
Mutual Reserve Fund Life Ass'n, New York City.....	4,246,143 90	537,399 94	293,365,106	4,716,395 56	227,444 03	3,070,514 01	1,566,022 83
New England Live Stock Insurance Co., Boston, Mass	4,732 95	—	549,577	54,536 20	17 17	36,047 82	19,887 29
New England Mutual Accident Ass'n, Boston, Mass.	76,804 75	943 35	68,444,350	142,320 82	2,738 26	60,127 41	80,047 96
Northwestern Masonic Aid Ass'n, Chicago, Ill.....	762,420 08	41,590 16	141,151,500	2,312,245 70	43,259 88	1,884,657 14	452,654 41
U. S. Masonic Benevolent Ass'n, Council Bluffs, Ia.....	184,189 98	684 78	7,004,000	244,066 81	16,374 45	193,750 00	60,611 50
Total	\$8,912,945 46	\$1,904,418 75	\$919,540,842	\$14,916,623 68	\$454,779 18	\$10,230,724 20	\$4,388,450 96
Aggregate	\$10,084,210 96	\$1,911,946 11	\$945,709,526	\$15,236,126 97	\$481,257 58	\$10,478,983 28	\$4,403,520 43

TABLE No. 12.
Maine Business—Assessment Life and Casualty Insurance Companies.

MAINE COMPANIES.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1894.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
Garfield Mutual, Lewiston.....	338	\$ 73,075 00	402	\$ 113,400 00	421	\$ 906,208 00	\$ 403 00
Maine Benefit, Auburn.....	551	697,000 00	660	1,341,500 00	4,786	10,172,500 00	116,050 00
Maine Mutual Life, Biddeford.....	2,591	6,311,000 00	650	1,331,000 00	3,368	8,129,000 00	33,769 15
People's Insurance Company, Portland.....	191	145,850 00	247	167,400 00	155	117,400 00	642 27
Provident Aid, Portland.....	18	39,000 00	165	276,000 00	1,351	3,821,000 00	45,500 00
Washington Casualty Company, Portland.....	1,965	187,216 00	1,114	107,140 00	881	80,076 00	2,924 61
Total.....	5,654	\$7,461,145 00	3,168	\$3,326,530 00	10,362	\$22,526,184 00	\$109,239 08
COMPANIES OF OTHER STATES.							
Atlas Accident, Massachusetts.....	220	\$330,500 00	245	\$349,750 00	214	\$372,750 00	\$ 1,458 09
Bay State Beneficiary, Massachusetts.....	257	605,500 00	218	530,000 00	163	284,500 00	13,000 00
Covenant Mutual Benefit, Illinois.....	10	25,000 00	30	65,500 00	178	357,625 00	-
Fidelity Mutual Life, Pennsylvania.....	38	65,000 00	6	12,000 00	135	222,500 00	-
Guaranty Fund Life, Iowa.....	8	8,000 00	6	6,000 00	43	43,000 00	-
Hartford Life and Annuity, Connecticut.....	87	154,000 00	67	109,000 00	124	187,000 00	-
Massachusetts Benefit Life, Massachusetts.....	78	133,000 00	84	132,500 00	274	415,700 00	26,000 00
Massachusetts Mutual Accident, Massachusetts.....	736	2,011,712 00	293	623,375 00	692	1,770,437 00	1,754 28
Mercantile Mutual Accident, Massachusetts.....	82	64,750 00	274	560,500 00	178	462,500 00	3,041 74
Mutual Reserve Fund Life, New York.....	199	290,000 00	149	361,500 00	611	1,424,500 00	5,000 00
New England Live Stock, Massachusetts.....	98	11,786 00	57	7,539 00	172	20,886 00	525 00
New England Mutual Accident, Massachusetts.....	95	594,000 00	134	462,375 00	423	1,998,000 00	1,611 21
Northwestern Masonic Aid, Illinois.....	76	167,500 00	32	68,000 00	135	340,500 00	3,500 00
United States Masonic Benevolent Association, Iowa.....	67	112,000 00	63	147,500 00	294	484,500 00	-
Total.....	2,001	\$5,161,260 00	1,616	\$4,044,439 00	3,456	\$8,884,398 00	\$55,890 32
Aggregate.....	7,655	\$12,622,405 00	4,784	\$7,370,969 00	14,408	\$31,360,582 00	\$255,129 40

TABLE No. 13.
Maine Business—Fraternal Beneficiary Organizations.

MAINE COMPANIES.	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1894.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
Ancient Order of Hibernians (1st Division), Portland	26	-	2	-	174	-	\$445 00
Ancient Order of Hibernians (3d Division), Portland...	37	-	5	-	182	-	811 00
Casco Bay Commandery, Portland ..	-	State ment not received.	-	-	-	-	-
Citizens Mutual Relief Society, Portland	-	-	22	-	136	-	1,568 00
Good Templars Relief Association, Portland.....	-	State ment not received.	-	-	-	-	-
Madison Beneficial Association.....	37	-	24	-	25	-	91 13
Maine Central Railroad Relief Association, Portland.....	105	-	89	-	1,528	-	17,562 00
Union St. Joseph, Waterville.....	21	-	3	-	64	-	188 00
Maine State Relief Association, Portland	45	\$92,160 00	61	\$85,175 00	1,780	\$2,404,990 00	23,554 88
Masons' Mutual Relief Association, Mechanic Falls	27	-	351	-	1,203	-	33,000 00
Northwestern Masonic Relief Association, Augusta	-	-	11	-	32	-	114 00
Odd Fellows' Benefit Association, Portland.....	-	-	23	-	121	-	589 00
Odd Fellows' Graded Mutual Relief Association, Norway	213	-	72	-	1,415	-	10,433 00
Odd Fellows' Mutual Relief Association, Portland	-	-	3	-	117	-	722 80
Odd Fellows Relief Association, Westbrook	-	-	138	-	94	-	1,532 03
Patrons' Mutual Aid Society, Auburn	163	-	43	-	566	-	3,349 50
Portland Lodge No. 142, New England Order Protection, Portland	19	27,000 00	4	4,000 00	84	97,000 00	631 60
Portland Temperance Reform Club, Portland	16	-	32	-	56	-	-
Societe De Bienfaisance St. Jean Baptiste, Waterville.....	34	-	1	-	240	-	860 36
Union Lafayette, Waterville.....	51	-	19	-	118	-	356 31
York County Odd Fellows' Mutual Relief Association, Saco.....	1	-	15	-	97	-	246 00
Total	758	\$89,160 00	897	\$89,175 00	\$8,007	\$2,501,990 00	\$96,174 71

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COMPANIES OF OTHER STATES.									
American Mutual Relief Association, Boston, Mass.	-	44	-	5	\$ 16,000 00	2	\$ 2,000 00	\$ 30 00	
American Masonic Accident Association, Minneapolis, Minn.		1	\$153,000 00	228	1,010,500 00	82	274,000 00	950 15	
American Legion of Honor, Boston, Mass.	831	1	1,000 00	3	45,000 00	1	788,500 00	6,000 00	
Ancient Order of United Workmen, Boston, Mass.			1,702,000 00	214	429,000 00	6,301	788,500 00	100,000 00	
Ancient Order of Foresters of the World, Brooklyn, N. Y.	1		1,000 00	1	1,000 00	-	12,602,000 00	-	
Fraternite Accident Association, Westfield, Mass.	349		1,050,250 00	271	738,500 00	715	2,084,875 00	3,477 39	
Home Circle, Boston, Mass.	28		45,500 00	18	24,000 00	155	273,000 00	-	
Independent Order of Foresters, Toronto, Can.	439		573,500 00	217	257,000 00	618	688,500 00	6,000 00	
Knights of Columbus, New Haven, Conn.	35		35,000 00	-	-	35	35,000 00	-	
Knights of Honor, St. Louis, Mo.	4		6,500 00	31	61,000 00	538	1,026,500 00	18,000 00	
Knights of Maccoches, Port Huron, Mich.	9		9,000 00	-	-	9	9,000 00	-	
Knights of Pythias, Chicago, Ill.	41		70,000 00	5	9,000 00	158	827,000 00	5,000 00	
Masonic Equitable Accident Association, Boston, Mass.	352		1,447,750 00	418	1,426,250 00	944	8,682,250 00	7,556 51	
Masonic National Health and Accident Association, Orange, Mass.	State		ment not received.						
Masons' Fraternal Accident Association, Westfield, Mass.	386		2,584,260 00	328	1,446,480 00	971	3,403,470 00	4,566 55	
New England Order of Protection, Boston, Mass.	320		486,000 00	123	161,000 00	2,625	3,609,000 00	44,000 00	
Northern Legion, Boston, Mass.	Trans		acted no business during the year.						
Northern Mutual Relief Association, Boston, Mass.	4		7,000 00	50	71,500 00	73	114,815 00	1,500 00	
Old Fellows' Accident Company, Boston, Mass.	817		2,106,200 00	724	1,861,480 00	1,247	3,482,200 00	6,397 19	
Old Fellows' Mutual Aid and Accident Association, Piqua, Ohio.	39		71,000 00	16	25,000 00	34	64,000 00	-	
Order of United Friends, Poughkeepsie, N. Y.	21		35,500 00	111	85,500 00	382	498,500 00	11,000 00	
Red Men's Fraternal Accident Association, Westfield, Mass.	39		105,000 00	24	49,250 00	67	215,750 00	171 78	
Royal Arcanum, Boston, Mass.	30		81,000 00	35	99,000 00	568	1,043,500 00	12,000 00	
Royal Conclave of Knights and Ladies, Boston, Mass.	-		-	3	7,000 00	2	3,000 00	-	
Royal Society of Good Fellows, Boston, Mass.	87		105,500 00	33	51,000 00	231	892,000 00	7,000 00	
Royal Templars of Temperance, Buffalo, N. Y.	3		5,000 00	5	11,000 00	41	60,000 00	1,000 00	
United Fellowship, Boston, Mass.	4		7,000 00	70	139,000 00	112	212,500 00	16,000 00	
United Order of Pilgrim Fathers, Lawrence, Mass.	128		298,000 00	64	114,000 00	1,683	2,732,000 00	20,000 00	
United Order of the Golden Cross, Knoxville, Tenn.	740		762,000 00	407	750,500 00	5,227	6,047,500 00	68,992 00	
Total	5,072		\$11,637,960 00	3,406	\$8,895,880 00	23,141	\$44,235,460 00	\$340,142 17	
Aggregate	5,830		\$11,747,120 00	4,303	\$8,986,065 00	31,148	\$46,737,450 00	\$436,316 88	

TABLE No. 14.
Fraternal Beneficiary Organizations.

MAINE COMPANIES.	Assets.	Unpaid claims.	INCOME.		DISBURSEMENTS.		Member-ship Dec. 31, 1894
			Assessments	Fees dues and per capita taxes.	Losses.	All other.	
Ancient Order of Hibernians (1st division), Portland...	\$201 09	-	-	\$ 929 35	\$ 75 00	\$ 668 35	174
Ancient Order of Hibernians (2d division), Portland...	410 56	-	\$ 3 50 received.	1,043 10	300 00	922 53	182
Casco Bay Commandery, Portland.....	1,899 57	State	1,454 00	149 00	1,568 00	268 70	138
Citizens' Mutual Relief Society, Portland.....	State	ment not received.	-	-	-	-	-
Good Templars' Relief Association, Portland.....	256 18	-	-	359 35	-	-	64
L'Union St. Joseph, Waterville.....	582 15	-	237 10	18 50	-	410 40	64
Madison Beneficial Association, Madison.....	21,854 39	1,000 00	9,668 00	8,445 00	12,000 00	6,244 50	25
Maine Central Railroad Relief Association, Portland...	28,764 64	-	96,822 00	135 00	23,551 98	2,605 57	1,655
Maine State Relief Association, Portland.....	1,171 16	†	84,888 87	81 00	33,000 00	1,561 40	1,780
Mason's Mutual Relief Association, Mechanic Falls.....	51 40	-	74 00	-	114 00	-	1,303
Northeastern Masonic Relief Association, Augusta	1,784 17	-	644 00	65 50	589 00	131 00	32
Odd Fellows' Benefit Association, Portland.....	8,585 62	1,946 00	12,778 00	1,693 00	10,433 00	2,483 44	121
Odd Fellows' Graded Mutual Relief Ass'n, Norway.....	788 24	-	482 15	119 00	723 80	134 07	1,415
Odd Fellows' Mutual Relief Association, Portland.....	2,080 86	†	1,623 51	160 00	1,532 03	668 40	117
Odd Fellows' Relief Association, Westbrook.....	4,503 21	3,559 22	3,894 00	553 20	3,348 50	380 10	84
Patrons' Mutual Aid Society of Maine, Auburn.....	90 77	-	568 95	325 00	562 60	844 43	566
Portland Lodge, No. 142, N. E. Order of Protection, Portland.....	-	-	-	23 50	-	410 10	84
Portland Temperance Reform Club, Portland	1,761 10	-	405 00	746 25	405 00	710 84	240
Societie De Bienfaisance St. Jean Baptist, Waterville...	320 81	8 00	-	567 50	-	944 31	118
Union Lafayette, Waterville.....	688 22	-	331 30	-	296 00	27 81	97
York County Odd Fellows' Mutual Relief Ass'n, Saco.....							
Total.....	\$75,683 04	\$6,413 22	\$68,813 33	\$15,412 25	\$38,491 91	\$19,640 69	8,196

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COMPANIES OF OTHER STATES.								
American Legion of Honor, Boston, Mass.	\$599,027 06	\$37,035 50	\$2,770,863 90	\$6,861 75	\$47,247 79	\$2,503,500 00	\$332,205 35	56,060
American Masonic Accident Ass'n, Minneapolis, Minn.	13,949 37	-	36,716 13	7,625 00	6,000 00	-	52,261 08	3,028
American Mutual Relief Association, Boston, Mass.	27 95	-	42 55	-	54 40	-	88 95	7
Ancient Order of Foresters of the World, Brooklyn, N. Y.	1,840 72	9,500 00	47,319 81	985 42	-	46,500 00	883 91	1,492
Ancient Order of United Workmen, Boston, Mass.	83,502 39	-	553,067 00	43,181 75	43,116 86	564,000 00	86,608 25	41,005
Fraternat Accident Association, Westfield, Mass.	8,616 33	590 00	34,576 00	23,928 00	-	*33,021 86	27,282 28	8,062
Home, Circle, Boston, Mass.	661 85	8,500 00	155,714 50	1,089 99	4,173 25	156,000 00	11,656 13	7,183
Independent Order of Foresters, Toronto, Canada.	1,155,296 78	19,868 84	885,762 92	75,028 90	54,176 68	611,162 30	177,254 06	70,055
Knights of Columbus, New Haven, Ct.	9,274 95	35,000 00	84,531 74	9,026 69	10,403 58	86,005 90	10,050 15	8,478
Knights of the Maccabees, Port Huron, Mich.	105,425 89	44,000 00	796,683 68	16,086 70	6,655 22	682,484 51	127,764 28	76,620
Knights of Honor, St. Louis, Mo.	3,722 34	-	3,844,550 17	57,087 00	15,880 99	3,645,116 65	78,174 49	113,785
Knights of Pythias of the World, Chicago, Ill.	292,372 22	223,000 00	888,598 25	36,184 25	17,184 25	869,560 00	64,305 07	36,371
Masonic Equitable Accident Association, Boston, Mass.	12,659 01	831 76	42,271 71	35,056 00	130 75	-	71,604 85	6,201
Masons' Fraternal Accident Association of America, Westfield, Mass.	22,402 84	-	72,460 50	54,354 50	749 08	18,135 35	116,802 01	10,017
New England Order of Protection, Boston, Mass.	18,150 47	-	292,435 12	23,899 70	1,006 18	192,000 00	24,289 30	16,768
Northern Mutual Relief Association, Boston, Mass.	8,749 35	33,400 00	46,612 21	1,530 50	343 56	41,868 21	8,083 22	1,338
Odd Fellows' Accident Company, Boston, Mass.	8,835 71	-	34,873 75	36,712 25	-	8,250 00	62,063 17	6,253
Odd Fellows' Mutual Aid & Accident Ass'n, Piqua, Ohio	29,170 49	3,000 00	201,035 60	28,221 55	806 00	162,000 00	66,892 84	13,674
Order of United Friends, Poughkeepsie, N. Y.	16,313 58	†	478,235 00	16,607 00	2,051 98	471,500 00	16,886 67	17,398
Red Men's Fraternal Accident Association of America, Westfield, Mass.	1,343 57	175 71	6,941 22	8,738 61	119 95	250 00	15,486 25	1,516
Royal Arcanum, Boston, Mass.	556,968 85	144,400 02	4,190,029 75	82,543 83	26,211 05	3,856,599 96	92,307 34	159,307
Royal Conclave of Knights and Ladies, Boston, Mass.	489 86	-	1,560 47	109 00	61 73	890 57	727 40	149
Royal Society of Good Fellows, Boston, Mass.	5,634 73	26,000 00	313,917 68	25,016 17	4,985 37	323,859 78	35,066 56	12,870
Royal Templars of Temperance, Buffalo, N. Y.	-	19,000 00	319,788 43	11,916 38	1,203 22	298,383 25	61,768 93	12,275
United Fellowship, Boston, Mass.	902 17	†	8,741 00	1,247 00	203 42	9,958 17	1,510 90	425
United Order of Pilgrim Fathers, Lawrence, Mass.	13,808 35	52,000 00	273,948 06	12,917 85	2,963 98	274,945 00	16,306 92	18,338
United Order of the Golden Cross, Knoxville, Tenn.	21,168 33	17,000 00	430,306 02	8,041 37	3,679 73	411,482 00	27,026 96	24,784
Total	\$2,984,613 39	\$673,171 33	\$16,807,550 20	\$632,923 46	\$248,117 08	\$15,410,671 58	\$1,574,375 32	727,429
Aggregate	\$3,060,296 43	\$679,854 55	\$16,901,363 58	\$648,335 71	\$252,663 74	\$15,496,163 74	\$1,594,016 01	735,588

† Amount not reported.

* Accident.

MAINE LIFE INSURANCE COMPANY.

**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1894.**

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$237,162 24	
Cash received for renewal premiums, without deductions,	712,490 08	
Premium notes, loans, or liens taken in part payment for renewal premiums	5,092 00	
From dividends applied to pay running premiums	8,048 23	
From dividends applied to purchase paid-up additions and annuities	15,960 87	
From surrender values applied to pay running premiums,	5,085 10	
From surrender values applied to purchase paid-up insurance and annuities	9,210 98	
Total	\$998,039 50	
Deduct amount paid for re-insurance, new business and renewals	3,486 77	
Total premium income		\$994,552 73
Cash received for:		
Interest upon mortgage loans	74,664 66	
Interest on bonds owned, and dividends on stock	159,000 02	
Interest on premium notes, loans, or liens	14,740 84	
Interest on other debts due the company	33,063 78	
Discount on claims paid in advance.	964 49	
Rents for use of company's property	24,078 24	
Total income		\$1,296,145 86
Net or ledger assets December 31, 1898		6,255,563 96
Total		\$7,551,709 84

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$451,338 23
Premium notes, loans, or liens used in payment of the same	12,341 00
Cash paid for matured endowments, and additions	154,472 05
Premium notes, loans, or liens used in payment of same..	2,688 00
Cash paid for sum falling due during the year on installment policies	80 00
Total	\$620,919 28
Deduct amount received for losses or claims on policies re-insured	1,858 91
Net amount paid for losses and matured endowments	\$619,060 37
Cash paid to annuitants	492 15
Premium notes, loans, liens paid for surrendered policies and voided by lapses	23,897 31
Premium notes, loans, or liens used in payment of dividends to policy-holders	3,716 00
Cash dividends paid policy-holders	4,579 40
Cash dividends applied to pay running premiums	8,048 23
Cash dividends applied to purchase paid-up additions and annuities,	15,950 87
Surrender values paid in cash	39,140 63
Surrender values applied to pay running premiums	5,085 10
Surrender values applied to purchase paid-up insurance and annuities	9,210 98
(Total paid policy-holders, \$734,281.04.)	
Cash paid for:	
Commission and bonuses to agents, new policies, \$145,664.35; renewals, \$34,415.41	190,079 76
Salaries and allowances to managers and agents	67,868 59
Medical examiners' fees	18,880 84
Salaries and other compensation of officers and home office employes	51,987 41
Taxes on new premiums, \$5,675.39; on renewals, \$6,651.94.....	10,327 33
Taxes on reserves.....	3,110 26
Insurance department fees and agents' licenses, \$4,151.36; municipal licenses, \$2,085.18	6,236 54
Rent, including \$5,000 company's occupancy.....	16,818 62
Commuting commissions	9,145 17
Furniture, fixtures, and safes for home and agency offices.....	3,089 52
Advertising, \$7,994.83; printing, \$9,197.54	17,192 37
Real estate expenses other than taxes, \$22,125.53; for legal expenses, \$1,441.15	23,566 68
The following items, viz: traveling expenses, \$2,137.63; postage exchange, \$3,417.33; legal expenses, \$7,060.17; miscellaneous expenses, \$11,654.25; and profit and loss, \$88,503.33	112,772 71
Total disbursements.,	\$1,255,256 84
Balance..	\$6,296,453 00
(Total miscellaneous expenses, \$520,975.80.)	

Invested as follows:

ASSETS

As PER LEDGER ACCOUNTS.

Cost value of real estate exclusive) of all incumbrances	\$ 838,608 69
Loans on mortgage (first liens) on real estate.....	1,332,258 88
Loans secured by pledge of bonds, stocks, or other marketable collat- erals.....	560,129 97
Loans made in cash on this company's policies assigned as collateral	7,100 00
Premium notes, loans, or liens on policies in force	233,752 45
Cost value of bonds and stocks owned	3,100,437 97
Cash in company's office	798 78
Cash deposited in banks.....	185,835 45
Bills receivable	10,104 68
Agents' ledger balances	3,979 70
Cash in transit December 31, 1894, since received	3,451 43
Total net or ledger assets	\$6,296,453 00

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$27,555 76
Interest due and accrued on bonds and stocks.....	26,493 00
Interest due and accrued on collateral loans	2,329 12
Interest due and accrued on premium notes, loans, or liens	8,728 31
Interest due and accrued on other assets	423 34
Rents due and accrued on company's property or lease....	2,302 58
Total	\$67,832 11
Market value of bonds and stocks over cost	69,118 05

New Business. Renewals.

Gross premiums due and unreported on poli- cies in force December 31, 1894.....	\$48,818 67	\$88,822 53	
Gross deferred premiums on policies in force December 31, 1894.....	18,992 70	61,909 06	
Totals.....	\$67,811 37	\$150,731 59	
Deduct loading, 70 per cent. on "new" and 5 per cent. on "renewals".....	47,467 96	7,536 58	
Net amount of uncollected and deferred premiums.....	\$20,343 41	\$143,195 01	163,538 42
Forborne premiums to be deducted in settlement of policy claims included in liabilities			394 72
Total assets, as per books of the company			\$6,597,336 30

ITEMS NOT ADMITTED.

Agents' balances.....	\$ 3,979 70
Bills receivable.....	10,104 68
Total	14,064 38
Total assets less items not admitted	\$6,583 251 92

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)
HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COL-
LATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE
PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON
DECEMBER 31, 1894.

Description.	Total par value.	Total market value.	Amount loaned thereon.
Central Wharf, Portland, Me., stock, 24 shares	\$12,000 00	\$24,000 00	\$12,000 00
Portland Water Co., Portland, Me., stock, 355 shares.....	35,500 00	39,050 00	24,000 00
First Nat'l Bank, Wiscasset, Me., Stock, 5 shares.....	500 00	525 00	505 00
Flint & Pere Marquette R. R., preferred stock, 70 shares	7,000 00	2,520 00	4,300 00
Maine Central R. R. Co., 7s	2,000 00	2,240 00	4,000 00
Northern Pacific R. R., land grant, 6s	2,000 00	2,340 00	
Leeds & Farmington R. R., 1st mortg., 6s	1,000 00	1,020 00	700 00
Central Wharf, Portland, Me., stock, 9 shares.....	4,500 00	9,000 00	4,200 00
Maine Central R. R., 7s	1,000 00	1,110 00	1,000 00
Camden & Rockland Water Co., Camden, Me., stock, 125 shares	12,500 00	12,500 00	10,000 00
Camden & Rockland Water Co., Camden, Me., stock, 63 shares	6,300 00	6,300 00	5,000 00
American Bell Telephone Co., stock, 3 shares.....	300 00	594 00	
New York, New Haven & Hartford R. R., stock, 18 shares	1,800 00	3,528 00	5,000 00
Grand Avenue R. R. Co., Kansas City, Mo., 1st mortg., 5s. (Gold)	2,000 00	2,000 00	
Camden & Rockland Water Co., Camden, Me., stock, 100 shares	10,000 00	10,000 00	10,000 00
Portland Nat'l Bank, Portland, Me., stock, 20 shares, Portage City Water Co., Portage, Wis., 6s	2,000 00	2,200 00	
Fort Smith, (Ark.) Water Co., 6s.	500 00	500 00	900 00
Kankakee Water Co., Kankakee, Ills., 6s	500 00	500 00	
Portland Water Co., Portland, Me., 25 shares stock ..	2,500 00	2,750 00	2,000 00
Lime Rock R. R. Co., Rockland, Me., 5s	17,000 00	17,850 00	14,000 00
Portland Railroad Co., Portland, Me., 5 shares	500 00	1,000 00	200 00
Portland & Rochester R. R., 50 shares stock	5,000 00	6,250 00	5,000 00
Portland Trust Co., Portland, Me., 31 shares stock....	3,100 00	3,410 00	3,100 00
Commercial Union Telegraph Co., 200 shares	5,000 00	4,750 00	4,000 00
Owensboro, Ky., Water Co., 6s	1,000 00	1,000 00	900 00
Portland, Me., Water Co., 20 shares	2,000 00	2,200 00	
Rockland, Me., Trust Co., 5 shares	500 00	550 00	2,000 00
Cedar Rapids & Missouri River R. R., 7s	1,000 00	1,260 00	
Portland, Me., Water Co., 80 shares.....	8,000 00	8,800 00	5,000 00
National Shoe & Leather Bank, Auburn, Me., 110 shares	11,000 00	10,230 00	7,500 00
Maine Central R. R., 7s	10,000 00	13,600 00	5,000 00
Mortgage of Real Estate on 3d St., Minneapolis, Minn., Portland, Me., Water Co., 52 shares	15,250 00	27,000 00	14,357 00
Portland Railroad Co., 90 shares stock	5,200 00	5,720 00	5,000 00
Cedar Rapids & Missouri R. R., 7s	9,000 00	18,000 00	9,500 00
New York & New England R. R., 50 shares preferred, Laconia Co., Biddeford, Me., 2 shares	1,000 00	1,260 00	900 00
St. Joseph Water Co., St. Joseph, Mo., 6s (Gold)	5,000 00	3,150 00	1,300 00
Atchison, Topeka & Santa Fe R. R., 4s	800 00	1,230 00	
Akron Street Railway Co., 6s	3,000 00	3,000 00	2,000 00
City of Portland, Me., 6s	500 00	320 00	
Rumford Falls Power Co., 5s, 1st mortg., (Gold)	1,000 00	1,000 00	344 00
Fort Smith, Ark., Water Co., 6s; 1st con. mort., (Gold)	3,000 00	3,500 00	
Kallspell Water Co., 6s	30,000 00	31,350 00	25,000 00
Lockwood Co., Waterville, Me., 12 shares	12,500 00	12,500 00	14,000 00
Ohio & Mississippi R. R., Sp'd Div., 7s	3,000 00	3,000 00	
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st mortg., 6s	1,200 00	1,260 00	3,760 17
Antigo, Wis., Water Co., 1st mortg., 6s	2,000 00	2,200 00	
Portland Trust Co., 20 shares	1,000 00	1,000 00	4,000 00
Greenbush, N. Y., Water Co., 6s	2,000 00	2,200 00	2,000 00
International Loan & Trust Co., Kansas City, Mo., 100 shares	1,000 00	1,000 00	800 00
	10,000 00	7,500 00	3,500 00

ACCOUNT OF STOCKS, BONDS, ETC.—*Concluded.*

Description.	Total par value.	Total market value.	Amount loaned thereon.
International Loan & Trust Co., Kansas City, Mo., 100 shares	\$10,000 00	\$7,500 00	\$3,500 00
Fort Smith, Ark., Water Co., 6s	5,000 00	5,000 00	4,000 00
Rome, Watertown & Ogdensburg R. R., 5s	3,000 00	3,525 00	2,500 00
Kennebec Light & Heat Co., 6s	500 00	525 00	
Maine Central R. R., 7s	20,000 00	27,200 00	20,000 00
Crystal Water Co., Edgewater, N. Y., 6s	1,500 00	1,500 00	1,000 00
Chicago Gas Light & Coke Co., 5s	35,000 00	31,850 00	41,485 00
Lowell, Lawrence & Haverhill Street Ry., 5s	9,000 00	9,000 00	
Evansville, Ind., 5s	1,000 00	1,050 00	1,100 00
Portland Railroad Co., 12 shares	1,200 00	2,400 00	
Evansville, Ind., 4 1-2s	1,000 00	1,000 00	1,500 00
Crystal Water Co., Edgewater, N. Y., 6s	1,000 00	1,000 00	
Rockland, Me., Building Syndicate, 300 shares	30,000 00	30,000 00	50,000 00
Lime Rock, R. R., 467 shares	46,700 00	46,700 00	
Fort Smith, Ark., Water Co., 6s	500 00	500 00	10,000 00
Penobscot Shore Line R. R., 4s	1,000 00	1,000 00	
Athol Water Co., 80 shares	8,000 00	6,000 00	10,000 00
Lowell, Lawrence & Haverhill Street Ry., 5s	4,000 00	4,000 00	
Portland & Rumford Falls R. R., 5s	2,500 00	2,500 00	10,000 00
Maine & New Hampshire Granite Co., 5s	11,000 00	11,000 00	
Rockland, Thomaston & Camden Street Ry., 5s	65,000 00	65,000 00	57,740 74
Maine & New Hampshire Granite Co., 5s	5,500 00	5,500 00	5,000 00
Maine & New Hampshire Granite Co., 5s	11,000 00	11,000 00	10,000 00
Cortland, N. Y., Water Works Co., 5s	1,000 00	1,000 00	700 00
State Publishing Association, 100 shares	10,000 00	10,000 00	8,500 00
Aroostook Trust & Banking Co., 30 shares	3,000 00	4,200 00	3,000 00
Cobb Lime Co., 200 shares	20,900 00	16,675 00	
Lincoln, Neb., 6s	1,000 00	1,000 00	11,000 00
Rockland, Maine, 4s	500 00	500 00	
Leadville Water Co., 6s, (sinking fund)	500 00	500 00	11,000 00
National Loan & Trust Co., Kansas City, Mo., 6s	500 00	500 00	
Antigo Water Co., 6s	500 00	500 00	10,000 00
Kennebec Light and Heat Co., 6s	500 00	525 00	
York Light & Heat Co., 6s	1,000 00	1,050 00	10,000 00
Rockland, Thomaston & Camden Street Ry., 5s	500 00	500 00	
Portland, Me., Water Co., 100 shares	10,000 00	11,000 00	10,000 00
Kennebec Light & Heat Co., 40 shares	4,000 00	4,200 00	
Maine Trust & Banking Co., Gardiner, Me., 100 shares	10,000 00	13,000 00	20,568 00
Utica Belt Line Street Ry. Co., 5s	18,000 00	17,550 00	
Brookline, Mass., Gas Co., 100 shares	10,000 00	11,000 00	2,000 00
First National Bank, Houlton, Me., 20 shares	2,000 00	3,800 00	
Fort Smith, Ark., Water Co., 6s	1,000 00	1,000 00	20,000 00
Lime Rock R. R., 300 shares	30,000 00	30,000 00	
Aroostook Trust & Banking Co., 30 shares	3,000 00	4,200 00	3,000 00
Bangor & Aroostook R. R., 1st Mortgage, 5s	10,000 00	9,500 00	9,600 00
Portland, Me., Water Co., 5s	4,000 00	4,080 00	3,000 00
Fort Fairfield National Bank, 10 shares	1,000 00	1,200 00	1,000 00
Portland, Me., Water Co., 5s	5,000 00	5,100 00	4,500 00
Jeffersonville, Ind., 6s	1,000 00	1,080 00	2,500 00
Maine Central R. R., 7s	1,000 00	1,360 00	
Portland & Ogdensburg R. R., 6s	500 00	535 00	10,000 00
Portland & Rumford Falls R. R., 5s	6,000 00	6,000 00	
LeMars Water & Light Co., 6s	1,000 00	1,025 00	10,000 00
Ellsworth, Me., Water Co., 5s	1,000 00	1,050 00	
Camden & Rockland Water Co., 4 1-2s	3,000 00	3,150 00	1,650 00
Lime Rock, R. R., 5s	1,000 00	1,050 00	
Real Estate, St. Paul, Minn.	3,000 00	3,000 00	
	\$718,259 60	\$769,447 00	\$560,129 97

ACCOUNT OF STOCKS, BONDS AND TREASURY NOTES OF THE UNITED STATES AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31, 1894.

Description.	Par Value.	Market Value.
Bonds, United States 5s, due February, 1904.....	\$25,000 00	\$29,500 00
" State of Maine, (Registered) 3s, due Oct., 1917.....	25,000 00	
" " " " " " " " 1918.....	18,000 00	
" " " " " " " " 1919.....	5,000 00	
" " " " " " " " 1920.....	2,000 00	49,000 00
" Americus, Georgia, 6s, due April, 1919.....	10,000 00	12,600 00
" Albina, Oregon, (Park) 6s, due June, 1921.....	25,000 00	31,843 75
" Caribou, Maine, 4 1/2s, due July, 1895.....	1,000 00	
" " " " " " " " July, 1896.....	1,000 00	2,000 00
" Caribou, Me., (School Bonds) 5s, due Aug., 1895.....	1,000 00	
" " " " " " " " 1896.....	1,000 00	
" " " " " " " " 1897.....	1,000 00	
" " " " " " " " 1898.....	1,000 00	
" " " " " " " " 1899.....	1,000 00	
" " " " " " " " 1900.....	1,000 00	
" " " " " " " " 1901.....	1,000 00	
" " " " " " " " 1902.....	1,000 00	
" " " " " " " " 1903.....	1,000 00	
" Chicago, Ills., 5s, (Sanitary District), due Jan. 1907.....	49,000 00	51,760 00
" " " " " " " " 1905.....	11,000 00	11,605 00
" Corsicana, Texas, (Sewer), 5s, due July, 1919.....	18,000 00	
" Corsicana, Texas, (School), 5s, due July, 1919.....	7,500 00	26,250 00
" Damariscotta, Maine, 4 1/2s, due July, 1900.....	2,000 00	2,060 00
" Delaware, Ohio, (Public Hall) 6s, due Nov., 1901.....	5,000 00	5,550 00
" Fort Worth, Texas, Water Works, 5s, Gold, due May, 1920.....	10,000 00	10,700 00
" Franklin Co., Ky., St. Clair St. Bridge, 6s, due Aug., 1923, optional after 10 years.....	16,000 00	18,400 00
" Helena, Montana, (Sinking Fund) 6s, due 1911, optional after 1901.....	25,000 00	27,000 00
" Ironton, Ohio, 5s, due June, 1912.....	15,000 00	16,350 00
" Jefferson Co., Alabama, (Road Imp.) 5s, due July, 1920.....	40,000 00	42,800 00
" Jefferson Co., Alabama, (Road Imp.) 6s, due Nov., 1919.....	25,000 00	30,000 00
" Joliet, Ill., (Permanent Imp.) 4 1/2s, due Oct., 1904.....	25,000 00	26,000 00
" Mattoon, Ills., 5s, (Funding) due July, 1911.....	40,000 00	42,400 00
" Montreal Harbour, (Debentures) 4s, due July, 1917.....	10,000 00	10,000 00
" Montreal Harbour, (Debentures) 4s, due July, 1918.....	20,000 00	20,000 00
" Mecklenburg Co., N. C., 6s, due Nov., 1920.....	30,000 00	36,600 00
" Newport, Ky., Street 6s, due Jan. and Feb., 1919.....	24,000 00	26,400 00
" Pueblo, Col., 6s, (Public Building) due June, 1902, optional after 1898.....	15,000 00	15,750 00
" Pueblo, Col., Water 6s, due April, 1904.....	25,000 00	28,750 00
" Pueblo, Col., Deficiency 6s, due June, 1906.....	10,000 00	11,600 00
" Province of New Brunswick, 4s, due Mar., 1890.....	3,000 00	3,000 00
" " " " " " " " July, 1890.....	52,000 00	52,000 00
" " " " " " " " April, 1931.....	5,000 00	5,000 00
" " " " " " " " Dec., 1924.....	1,000 00	1,000 00
" " " " " " " " Nov., 1925.....	38,000 00	38,000 00
" Plano, Texas, (School House Imp.) 6s, due Sept., 1911.....	7,000 00	7,700 00
" Provo City, Utah, 6s, Gold, due Nov., 1911.....	25,000 00	27,500 00
" Richmond, Va., (Currency) 4s, due Jan., 1926.....	11,000 00	10,780 00
" West Duluth, Minn., (General Fund) 6s, Gold, due July, 1911.....	25,000 00	30,000 00
" Waco, Texas, Street Imp. 5s, due April, 1924.....	10,000 00	10,500 00
" Wells County, Ind., (Court House) 5s, due Sept., 1907.....	13,000 00	13,780 00
" Atchison, Topeka & Santa Fee R. R. 6s, due Nov., 1898, Guaranty Fund Notes.....	50,000 00	48,000 00
" Bangor & Aroostook R. R. Co., 5s, due Jan., 1943, 1st Mortgage Gold.....	25,000 00	23,875 00
" Boston & Maine R. R. Co., 4 1/2s, due Jan., 1944, Gold.....	25,000 00	28,125 00
" Brocton, Mass., Street Railway Co., 1st Mortgage 5s, due Oct., 1924.....	25,000 00	25,750 00
" Cleveland, Lorain & Wheeling R. R. Co., 1st Mortgage Consolidated Gold 5s, due Oct., 1933.....	25,000 00	25,250 00
" Fort Street Union Depot Co., Detroit, Mich., 1st Mortgage 4 1/2s, due Jan., 1941.....	25,000 00	25,500 00
" Grand Avenue Railway, Kansas City, Mo., 1st Mortgage 5s, Gold, due July, 1908.....	50,000 00	50,000 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

Description.	Par Value.	Market Value.
Bonds, Kansas & Missouri R. R. 5s, (K. City F. S. & M. R. R.) due Aug., 1922.....	\$10,000 00	\$7,000 00
" Kansas City Belt Railway, 1st Mortgage 6s, due July, 1916.....	50,000 00	51,500 00
" Kansas City Cable Railway, 1st Mortgage 5s, due April, 1897.....	25,000 00	25,000 00
" Knox & Lincoln Railway Co., 5s, due Feb., 1921....	10,000 00	10,800 00
" Lime Rock R. R., Rockland, Me., 5s, 1st Mortgage due April, 1908.....	25,000 00	26,250 00
" Lowell, Lawrence & Haverhill Street Railway, 1st Mortgage 5s, due June, 1923.....	116,000 00	116,000 00
" Milwaukee & St. Paul R. R. C. & M. Division, 7s, due Jan., 1903.....	35,000 00	43,225 00
" Maine Central R. R., Consolidated 4 1-2s, due April, 1912.....	100,000 00	108,000 00
" New York & New England R. R., 6s, due Jan., 1905....	50,000 00	54,500 00
" Norwood & Montreal R. R., 1st Mortgage 5s, Gold, (R. W. & O. R. R.) due April, 1916.....	25,000 00	27,187 50
" Norfolk Suburban Street Railway Co., 5s, 1st Mortgage Gold, due July, 1914.....	25,000 00	25,000 00
" Peoples' Street Railway Co., of Luzerne Co., Pa. 1st Mortgage 6s, due Aug., 1918.....	25,000 00	28,250 00
" Portland & Ogdensburg R. R., 1st Mortgage 5s, (M. C. R. R.) due Nov., 1908.....	50,000 00	53,000 00
" Portland & Rumford Falls R. R., 1st Mortgage 5s, due Feb., 1912, Series A.....	25,000 00	26,000 00
" Rome, Watertown & Ogdensburg R. R., 5s, due July, 1922.....	25,000 00	29,375 00
" St. Louis R. R., 1st Mortgage 5s, due May, 1910, optional after 1900.....	25,000 00	25,250 00
" Staten Island Rapid Transit R. R., 6s, 1st Mortgage, due Jan., 1913.....	10,000 00	11,200 00
" Sturgis, Goshen & St. Louis R. R., 1st Mortgage 3s, Gold, (L. S. & M. S.) due Dec., 1889.....	25,000 00	17,500 00
" St. Johnsbury & Lake Champlain R. R. Co., 1st Mortgage 5s, Gold, due March, 1944.....	15,000 00	17,250 00
" Union Street Railway Co., Dover, N. H., 5s, due October, 1910.....	25,000 00	25,000 00
" Union Electric Railway Co., Saratoga, N. Y., 6s, Gold, due April, 1922.....	25,000 00	27,000 00
" Utica Belt Line Street R. R. Co., 1st Mortg. 4s, Gold, due November, 1839.....	27,000 00	26,325 00
" West End Street Railway Co., 4 1-2s, Gold, due March, 1914.....	25,000 00	26,000 00
" Wisconsin Valley R. R., 1st Mortg. 7s, due January, 1909.....	4,000 00	4,800 00
" Athol Water Co., 1st Mortg. Gold, 5s, due February, 1912.....	25,000 00	25,000 00
" Augusta, Me., Water Co., 5s, due August, 1904.....	15,000 00	15,375 00
" Bath Iron Works, 1st Mortg. 5s, due July, 1895.....	5,000 00	
" " " " " 1896.....	5,000 00	
" " " " " 1897.....	5,000 00	15,000 00
" Crystal Water Co., Edgewater, N. Y., 1st Mortg. 6s, due July, 1910.....	25,000 00	25,000 00
" Citizens' Gas Light Co., Brooklyn, N. Y., 5s, due February, 1940.....	45,000 00	45,000 00
" City Water Company, Chattanooga, Tenn., 6s, due December, 1908.....	27,000 00	27,000 00
" Detroit Gas Co., 1st Mortg. 5s, due Feb., 1918.....	15,000 00	9,000 00
" " " " " Income, 1st Series 5s, due August, 1904.....	1,500 00	800 00
" Dominion Coal Co., 6s, due March, 1913.....	15,000 00	15,000 00
" Fort Smith, Ark., Water Co., 6s, due Oct., 1910.....	25,000 00	25,000 00
" Freeport, Me., Water Co., 5s, due August, 1911.....	25,000 00	25,000 00
" Goldsboro', N. C., Water Co., 1st Mortg. 6s, due May, 1910.....	25,000 00	25,000 00
" Kennebec Light & Heat Co., 1st Mortg. 6s, due August, 1911.....	25,000 00	26,250 00
" Knox (Me.) Gas & Electric Co., 6s, due Feb., 1903....	25,000 00	25,750 00
" Le Mars, Iowa, Water & Light Co., 1st Mortg. 6s, due November, 1904.....	25,000 00	25,625 00
" Leadville, Colo., Water Co., (Sinking Fund) 6s, due August, 1915.....	25,000 00	25,000 00
" Manitowoc, Wis., Water, 6s, due Feb., 1907.....	26,312 50	26,312 50
" Metropolitan Telephone and Telegraph Co., 5s, due May, 1918.....	50,000 00	54,500 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—*Concluded.*

Description.	Par Value.	Market Value.
Bonds, Morriss, Ill., Water Works, 5s, due August, 1905,		
optional after 10 years	\$20,000 00	\$21,000 00
" Oshkosh, Wis., Water Works Co., 1st Cons., Mortg.		
(Currency) 6s, due May, 1920.....	25,000 00	25,000 00
" Perth Amboy, N. J., Water, 4½s, due Sept., 1922,		
optional after 1907	15,000 00	15,450 00
" Portland, Ore., Water, 5s, due July, 1923.....	25,000 00	28,250 00
" Raton, N. M., Water Works, 6s, due March, 1912...	20,000 00	20,000 00
" Rumford Falls Power Co., 1st Mortg. 5s, Gold, due		
August, 1907	25,000 00	26,125 00
" Richmond Water and Light Co., Richmond, Ky.,		
6s, due July, 1910.....	23,000 00	23,000 00
" Rockport, Ind., Water Works Co., 6s, due Feb., 1905,	10,000 00	10,000 00
" Rockport, Ind., Water Works Co., 6s, due Aug., 1900,	7,000 00	7,000 00
" St. Joseph, Mo., Water Co., (Sinking Fund) 6s, due		
December, 1909	25,000 00	25,000 00
" Seattle, Wash., Water Works and Sewer, 5s, due		
July, 1910	25,000 00	26,250 00
" Standish Water and Construction Co., 5s, due		
November, 1928	25,000 00	27,125 00
" Wakefield, Mass., Water Co., 5s, due Feb., 1906....	25,000 00	25,000 00
Stock, Portland, Saco & Portsmouth R. R., (142 shares)...	14,200 00	18,802 00
" Biddeford Nat'l Bank, Biddeford, Me., (20 shares)	2,000 00	2,600 00
" Canal National Bank, Portland, Me., (200 shares)...	20,000 00	26,000 00
" City National Bank, Dallas, Texas, (24 shares).....	2,400 00	2,640 00
" Cumberland National Bank, Portland, Me., (122		
shares).....	4,880 00	4,880 00
" Commercial Nat'l Bank, Omaha, Neb., (50 shares)	5,000 00	5,000 00
" Farmers and Merchants National Bank, Waco,		
Texas, (20 shares).....	2,000 00	2,000 00
" First National Bank, Auburn, Me., (20 shares)...	2,000 00	2,800 00
" First National Bank, Wiscasset, Me., (10 shares)...	1,000 00	1,066 00
" First National Bank, Lewiston, Me., (100 shares)...	10,000 00	16,300 00
" First National Bank, Bangor, Me., (12 shares).....	1,200 00	1,860 00
" First National Bank, Biddeford, Me., (50 shares)...	5,000 00	8,000 00
" First National Bank, Portland, Me., (62 shares)...	6,200 00	6,685 00
" Flour City National Bank, Minneapolis, Minn., (50		
shares).....	5,000 00	2,500 00
" Knickerbocker Trust Company, New York City,		
(64 shares).....	6,400 00	11,520 00
" Lime Rock National Bank, Rockland, Me., (60		
shares).....	4,200 00	3,900 00
" Manufacturers National Bank, Lewiston, Me., (50		
shares).....	5,000 00	6,500 00
" Merchants National Bank, Portland, Me., (36		
shares).....	2,700 00	4,392 00
" National Bank of Kansas City, Kansas City, Mo.,		
(50 shares).....	5,000 00	4,000 00
" National Bank of Commerce, Omaha, Neb., (50		
shares).....	5,000 00	3,750 00
" National Traders Bank, Portland, Me., (53 shares)	6,300 00	7,245 00
" North National Bank, Rockland, Me., (100 shares)	10,000 00	15,000 00
" Northern Nat'l Bank, Hallowell, Me., (100 shares..		
shares).....	10,000 00	12,600 00
" Norway National Bank, Norway, Me., (10 shares)...	1,000 00	1,250 00
" Peoples National Bank, Waterville, Me., (30 shares)	3,000 00	3,750 00
" Portland National Bank, Portland, Me., (200 shares)	20,000 00	22,000 00
" Richmond Nat'l Bank, Richmond, Me., (7 shares)	700 00	735 00
" Rockland National Bank, Rockland, Me., (50		
shares).....	5,000 00	8,250 00
" Schuster Hax Nat'l Bank, St. Jo., Mo., (50 shares) }		
" First Nat'l Bank, Buchanan Co., Mo., (30 shares) }	5,000 00	1,000 00
" Sioux Falls National Bank, Sioux Falls, So. Da-		
kota, (20 shares).....	2,000 00	2,000 00
" Ticonic National Bank, Waterville, Me., (35 shares)	3,500 00	4,200 00
" Westbrook Trust Company, Westbrook, Me., (50		
shares).....	5,000 00	5,500 00
" Peoples Investment Co., Dallas, Texas, (15 3-10		
shares).....	1,530 00	1,377 00
Province of Ontario annuities, 1895 to 1925, \$7,000 payable		
semi-annually until 1925, present value.....	\$2,622,522 50	\$2,769,429 75
Province of Ontario annuities, 1895 to 1932, \$4,000 payable		
semi-annually until 1932, present value...		245,417 88
		154,708 44
		\$3,169,556 02

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the actuaries' table of mortality, with four per cent interest			\$6,151,103 00
Deduct net value of risks re-insured			6,025 00
Net re-insurance reserve			\$6,144,478 00
Claims for matured endowments due and unpaid.....			11,792 86
Claims for death losses and matured endowments in process of adjustment or adjusted and not due			45,148 65
Present value of unpaid amounts on matured instalment policies.....			1,364 47
Notices of death on which no proofs have been received,			29,966 07
Total policy claims			88,173 06
Unpaid dividends of surplus, or other profits due policy-holders.....			3,073 66
All other liabilities of the company, viz: premiums paid in advance, \$688.54; contingent reserve, \$140.83; unpaid bills, \$1,000.....			1,829 47
Liabilities on policy-holders' account			\$6,237,553 18
Gross surplus on policy-holders' account			345,686 74
Total liabilities			\$6,583,251 92

Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies, \$119,156.84.

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year	\$355,948 00
Premium notes, loans, or liens received during the year on old policies	23,382 66
Total	\$379,225 66
Deductions during the year, as follows:	
Notes, loans, or liens;	
Used in payment of losses and claims	\$15,029 00
Used in purchase of surrendered policies	5,073 00
Voided by lapse.....	22,789 66
Used in payment of dividends to policy-holders..	3,716 00
Transferred	420 00
Redeemed by maker in cash	1,113 00
Total reduction	\$48,140 66
Balance, note assets at end of the year	\$231,085 00

EXHIBIT OF POLICIES.

The Following is a Correct Statement of the Number and Amount of Policies, Including Additions, in Force at the End of the Previous Year, and of the Policies Issued, Revived, or Increased and of those which have Ceased to be in Force During the Year, and of those in Force at End of Year.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Reversionary additions.	TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
Policies and additions in force at end of previous year.....	10,426	\$19,672,476	6,399	\$11,253,130 00	2,339	\$4,779,191 09	\$209,319 03	19,164	\$35,914,416 73
New policies issued.....	3,576	7,109,596	657	1,010,387 00	1	5,000 00	4,234	8,124,983 00	
Old policies revived.....	48	77,503	13	30,500 00	2	3,000 00	427 04	63	111,427 04
Old policies increased.....	-	-	-	-	-	4,923 12	-	-	4,923 12
Old policies transferred.....	-	12,500	37	22,504 63	-	-	-	46	35,004 63
Additions by dividends.....	-	-	-	-	-	-	27,704 30	-	27,704 30
Mortuary additions to policies.....	-	-	-	-	-	100,316 30	-	-	100,316 30
Add policies transferred to Maine, Missouri and Massachusetts N F. law extensions....	11,059	\$26,872,072	7,106	\$12,316,521 63	2,342	\$4,892,431 11	\$237,750 37	23,507	\$44,318,775 11
	-	-	-	-	542	1,062,000 00	-	542	1,062,000 00
	14,059	\$26,872,072	7,106	\$12,316,521 63	2,884	\$5,954,431 11	\$237,750 37	24,049	\$45,380,775 11
<i>Deduct policies ceased to be in force:</i>									
By death.....	153	\$293,438	66	\$118,440 00	22	\$ 40,750 00	\$5,067 53	241	\$457,715 53
By maturity and discount.....	-	-	134	156,740 42	-	-	4,356 68	134	160,137 10
By expiry (term).....	-	-	-	-	3 24	691,300 00	19,386 37	324	691,300 00
By surrender.....	73	114,592	98	212,894 00	1	3,500 00	6 05	172	343,381 37
By lapse.....	2,041	4,013,150	272	459,500 00	-	-	499 40	2,313	4,452,456 05
By re-conversion.....	-	-	-	-	-	-	-	-	-
By transfer.....	8	16,500	9	11,000 00	29	54,200 00	-	46	80,700 00
By decrease.....	-	43,500	-	18,093 21	-	7,924 80	-	-	69,517 01
Not taken.....	576	1,346,500	151	242,500 00	-	-	-	727	1,688,000 00
Mortuary additions to policies.....	-	-	-	-	-	103,027 31	-	-	163,027 31
Total terminated.....	2,851	\$5,925,890	730	\$1,198,066 03	376	\$690,702 11	\$22,375 03	3,957	\$8,006,733 77

By policies transferred to Maine, Missouri and Massachusetts N. F. law extensions....	241	439,600	301	652,400 00	-	-	-	542	1,062,000 00
	3,092	\$6,245,190	1,031	\$1,820,466 63	376	\$360,702 11	\$22,375 03	4,490	\$9,068,733 77
Net numbers and amounts in force at the end of the year.....	10,987	20,606,832	6,075	10,496,055 00	2,508	4,982,729 00	215,375 34	19,550	36,319,041 34
Policies re-insured..	4	30,000	1	15,000 00	18	30,000 00	-	33	140,000 00

Four annuity policies of \$492.15 annually, in force December 31, 1894.

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,807	\$2,778,685 23
Policies issued during the year.....	602	1,006,724 50
Total	\$ 2,409	\$3,785,419 73
Deduct policies ceased to be in force.....	416	661,699 87
Policies in force in Maine, December 31, 1894.....	\$1,993	\$3,123,719 86
Losses and claims unpaid December 31, of the previous year...	6	3,972 59
Losses and claims incurred during the year.....	22	28,461 38
Total	\$28	\$32,433 97
Losses and claims paid during the year	27	\$2,331 38
Premiums collected or secured without deductions.....	-	104,408 70

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO
TRANSACTION BUSINESS IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1898.

ÆTNA LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,500,000.00.

INCOME.

Cash received for premiums on new policies, without deductions ...	\$504,083 56
Cash received for renewal premiums, without deductions,	4,080,164 58
Premium notes, loans, or liens taken in part payment for renewal premiums	38,498 15
From surrender values applied to pay running premiums,	15,456 25
From surrender values applied to purchase paid-up insurance and annuities	247,130 90
Total.....	\$4,835,313 44
Deduct amount paid for re-insurance.....	1,869 35
Total premium income.....	\$4,833,344 09
Cash received for:	
Interest upon mortgage loans	1,357,612 85
Interest on bonds owned, and dividends on stock.....	565,441 34
Interest on premium notes, loans, or liens.....	78,130 40
Interest on loans on collateral.....	49,583 69
Discount on matured endowments paid in advance.	3,582 35
Rents for use of company's property	32,315 09
From dividends and surrender values on re-insurances.....	568 34
From all other sources, viz: Interest on deposits.....	28,621 78
Total income.....	\$6,868,196 93
Net or ledger assets December 31, 1893.....	38,638,230 60
Total.....	\$45,507,429 53

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$1,824,532 63
Premium notes, loans, or liens used in payment of the same	31,073 99
Cash paid for matured endowments, and additions.....	847,486 31
Premium notes, loans, or liens used in payment of same..	4,826 69
Net amount paid for losses and matured endowments.....	\$2,807,919 62

Premium notes, loans, liens paid for surrendered policies and voided by lapse.....	\$12,977 64
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	42,597 87
Cash dividends paid policy-holders..	764,361 16
Surrender values paid in cash..	213,294 09
Surrender values applied to pay running premiums.....	15,456 25
Surrender values applied to purchase paid-up insurance and annuities	247,130 90
(Total paid policy-holders, \$4,103,637 53.)	
Cash paid stockholders for interest o dividends.....	\$150,000 00
Cash paid for:	
Commission and bonuses to agents, new policies, \$254,388.40; renewals, \$265,089.66	519,478 06
Salaries and allowances to managers and agents.....	32,225 05
Medical examiners' fees, \$32,267.50; inspection of risks, \$4,040.96..	36,328 46
Salaries and other compensation of officers and home office employes	99,753 53
Taxes on new premiums and on renewals	34,353 31
Taxes on reserves, \$4,787.21; on investments, \$78,416.14	83,203 35
Insurance department fees and agents' licenses and municipal licenses	11,912 06
Rent, including \$12,000 company's occupancy	24,384 64
Furniture, fixtures and safes for home and agency offices	1,646 10
Advertising, \$7,788.64; printing, \$3,457.22	11,245 86
Legal expenses.....	9,313 24
The following items, viz: travel, express, stationery, incidentals, postage, exchange, supplies, telegraph, profit and loss ...	62,337 55
Total disbursements	\$5,179,819 31
Balance	\$40,327,610 22

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances	\$ 517,662 32
Loans on mortgage (first liens) on real estate	21,960,640 25
Loans secured by pledge of bonds, stocks, or other marketable collaterals	534,124 31
Loans made in cash on this company's policies assigned as collateral,	636,658 62
Premium notes, loans, or liens on policies in force.....	769,932 42
Cost value of bonds and stocks owned.....	11,726,730 18
Cash in company's office	85,019 58
Cash deposited in banks.....	4,125,486 87
Bills receivable	5,537 40
Agents' ledger balances	15,829 29
Total net or ledger assets	\$40,327,610 22

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$323,426 00
Interest due and accrued on bonds and stocks ...	96,689 03
Interest due and accrued on collateral loans	5,865 21
Interest due and accrued on premium notes, loans, or liens,	172,884 19
Total.....	\$598,864 43
Market value of bonds and stocks over cost	653,992 62

	<i>New Business. Renewals.</i>	
Gross premiums due and unreported on policies in force December 31, 1894.	\$44,412 75	\$102,018 13
Gross deferred premiums on policies in force December 31, 1894.	33,741 63	218,718 89
Totals	\$78,154 38	\$320,737 02
Deduct for collection 50 per cent. on "new" and 8 per cent. on "renewals".....	39,077 19	25,658 96
Net amount of uncollected and deferred premi- ums.	39,077 19	295,078 06
		\$334,155 25
Total assets, as per books of the company		\$41,914,622 52

ITEMS NOT ADMITTED.

Agents' balances	\$15,829 29	
Bills receivable.....	5,537 40	
Total.....		\$21,366 69
Total assets (less items not admitted).....		\$41,893,255 83

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest.....	\$34,321,368 00	
Claims for matured endowments due and unpaid.....	\$58,283 00	
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.	160,185 00	
Claims for death losses and other policy claims resisted...	56,000 00	
Present value of unpaid amounts on matured instalment policies	6,822 00	
Total policy claims.....		\$281,240 00
Unpaid dividends of surplus, or other profits due policy-holders.....	460,450 70	
Contingent surrender values.....	16,978 35	
All other liabilities of the company, viz: Premiums paid in advance, Bills payable.....	4,448 53	5,175 63
Liabilities on policy-holders' account.....		\$35,089,661 21
Gross surplus on policy-holders' account		6,803,594 62
Total liabilities.....		\$41,893,255 83

Estimated surplus accrued on renewable term policies, the profits
upon which are especially reserved for that class of policies,
\$1,171,725.

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$825,964 38	
Premium notes, loans, or liens received during the year on old policies.....	38,498 15	
Total		\$864,462 53

Deductions during the year, as follows:

Notes, loans, or liens;	
Used in payment of losses and claims	\$35,900 68
Used in purchase of surrendered policies.....	11,506 47
Voided by lapse	1,471 17
Used in payment of dividends to policy-holders.....	42,597 87
Redeemed by maker in cash.....	3,063 92
Total reduction....	<u>\$94,530 11</u>
Balance, note assets at end of the year.....	\$769,932 42

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	35,149	\$48,797,316 00
Endowment policies.....	36,198	60,163,430 00
All other policies... ..	11,398	26,489,987 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,233	\$2,025,916 00
Endowment policies.....	6,148	11,188,806 00
All other policies.....	1,812	3,976,879 00

OLD POLICIES REVIVED AND INCREASED.

Whole life policies.....	8	\$50,917 00
Endowment policies.....	42	154,292 00
All other policies.....	31	79,050 00

OLD POLICIES CHANGED.

All other policies.....	223	\$480,800 00
Total number and amount	92,242	\$153,407,183 00
Deduct policies ceased to be in force	8,872	17,499,387 00
Total in force December 31, 1894	83,370	\$135,907,796 00

Terminated as follows:

By death	1,210	\$1,985,060 00
Maturity	752	865,744 00
Expiry	638	1,416,079 00
Surrender	1,407	2,459,481 00
Lapse	3,015	6,876,809 00
Change and decrease	233	595,055 00
Not taken	1,617	3,301,359 00
Total	8,872	<u>\$17,499,387 00</u>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	34,795	\$47,952,114 00
Endowment policies in force	37,776	62,996,970 00
All other policies in force	10,969	24,958,712 00
Total number and amount	83,570	<u>\$135,907,796 00</u>

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,504	\$1,836,108 00
Policies issued during the year.....	126	162,197 00
Total	1,630	\$1,998,305 00
Deduct policies ceased to be in force	136	183,280 00
Policies in force in Maine, December 31, 1894.....	1,494	\$1,815,025 00
Losses and claims unpaid December 31, of the previous year,	4	1,266 00
Losses and claims incurred during the year	61	59,401 00
Total	65	\$60,667 00
Losses and claims paid during the year.....	64	60,581 00
Premiums collected or secured without deductions.....	-	70,867 19

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CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREEN, *President.*

EDWARD M. BUNCE, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$ 310,153 85
Cash received for renewal premiums, without deductions, 3,611,717 37	
From dividends applied to pay running premiums.....	1,110,294 08
From surrender values applied to pay running premiums, 29,327 00	
From surrender values applied to purchase paid-up insurance and annuities	216,480 30
Total premium income.	\$4,677,972 88
Cash received for:	
Interest upon mortgage loans	2,306,847 54
Interest on bonds owned, and dividends on stock.....	639,968 00
Interest on premium notes, loans or liens.....	78,539 74
Interest on other debts due the company	16,397 55
Discount on claims paid in advance	1,212 97
Rents for use of company's property	268,442 48
Profits on sales of bonds or stocks, \$1,911.70; real estate, \$17,283.21; all other, \$182.34	19,877 25
Premium notes, loans or liens restored by revival of policies.....	821 00
Total income.....	\$ 7,908,579 41
Net or ledger assets December 31, 1893	159,926,199 59
Total	\$87,832,779 00

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$3,921,099 00
Premium notes, loans or liens used in payment of the same 25,969 99	
Cash paid for matured endowments, and additions	326,600 68
Premium notes, loans, or liens used in payment of same..	206 81
Net amount paid for losses and matured endowments....	\$4,278,874 98
Premium notes, loans, liens paid for surrendered policies and voided by lapse.....	20,379 50
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	38,319 75
Cash dividends paid policy-holders	116,801 37
Cash dividends applied to pay running premiums	1,110,294 08
Surrender values paid in cash	394,335 35
Surrender values applied to pay running premiums	29,327 00
Surrender values applied to purchase paid-up insurance and annuities ..	216,480 30
(Total paid policy-holders, \$6,199,812.52.)	

Cash paid for:

Commissions and bonuses to agents, new policies, \$85,411.54; renewals, \$244,687.40	\$330,098 94
Salaries and allowances to managers and agents.....	26,787 13
Medical examiners' fees	24,153 88
Salaries and other compensation of officers and home office employes	140,554 54
Taxes on new premiums, \$3,243.84; on renewals, \$25,804.17.	28,048 01
Taxes on reserves, \$10,425.18; on investments, \$253,604.88	264,080 06
Insurance department fees and agents' licenses, \$7,101.83; municipal licenses, \$1,348.24	8,450 07
Rent	7,746 65
Advertising, \$37,199.74; printing, \$19,245.24	46,444 98
Real estate expenses other than taxes, \$138,586.80; for legal expenses, \$21,761.52	160,358 42
The following items, viz: postage, \$13,183.74; express, \$3,858.22; telegraph, \$1,341.74; traveling expenses, \$23,302.41; miscellaneous, \$9,209.33	49,896 44

Total disbursements..... \$7,286,580 64

Balance

(Total miscellaneous expenses, \$1,066,568.12.)

Invested in the following :

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances	\$ 7,369,563 74
Loans on mortgage (first liens) on real estate	37,484,848 18
Loans secured by pledge of bonds, stocks, or other marketable collaterals	12,300 00
Premium notes, loans, or liens on policies in force.....	1,258,444 15
Cost value of bonds and stocks owned.	12,637,850 50
Cash deposited in banks.....	1,784,082 30
Bills receivable	1,548 43
Agents' ledger balances	3,798 08
Total net or ledger assets	<u>\$60,546,596 36</u>

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$743,826 85
Interest due and accrued on bonds and stocks	112,908 41
Interest due and accrued on collateral loans.....	262 08
Interest due and accrued on premium notes, loans, or liens,	134,462 79
Rents due and accrued on company's property or lease....	7,091 83
Total	998,552 46
Market value of bonds and stocks over cost.....	466,721 50

New Business. Renewals.

Gross deferred premiums on policies in force		
December 31, 1894.....	\$35,680 30	\$218,375 97
Deduct for collection, 20 per cent on "new" and 20 per cent on "renewals"	7,138 06	48,675 20
Net amount of uncollected and deferred premiums.....	\$28,542 24	\$174,700 77
Total assets, as per books of the company.....		<u>\$62,234,925 38</u>

ITEMS NOT ADMITTED.

Agents' balances	\$3,798 06	
Bills receivable.....	1,546 43	
Total		5,339 49
Total assets less items not admitted		\$62,229,585 84

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent. interest			\$53,334,034 00
Claims for death losses due and unpaid.....	\$12,138 50		
Claims for matured endowments due and unpaid.....	11,913 00		
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	96,640 00		
Claims for death losses and other policy claims resisted...	59,670 00		
Total policy claims.....		\$180,361 50	
Unpaid dividends of surplus, or other profits due policy-holders.....		487,479 56	
All other liabilities of the company, viz: premiums paid in advance.		40,520 49	
Reserve on lapsed policies, \$323,090.00; death claims presented in 1895, on account of deaths in 1894, \$106,170.00.....		429,260 00	
Liabilities on policy-holders' account		\$54,471,655 55	
Gross surplus on policy-holders' account		7,757,930 29	
Total liabilities.			\$62,229,585 84

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$1,351,625 21	
Premium notes, loans or liens received during the year on old policies revived.....	821 00	
Total		\$1,352,446 21
<i>Deductions during the year, as follows:</i>		
Notes, loans or liens;		
Used in payment of losses and claims.....	\$26,166 30	
Used in purchase of surrendered policies.....	15,116 50	
Voided by lapse.....	5,263 00	
Used in payment of dividends to policy-holders.....	38,319 75	
Redeemed by maker in cash	8,136 51	
Total Reduction		93,002 06
Balance, note assets at end of the year.....		\$1,259,444 15

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies.. ..	60,161	\$145,003,734 00
Endowment policies.....	5,540	11,990,764 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	3,527	\$8,858,299 00
Endowment policies.....	550	1,251,921 00

OLD POLICIES REVIVED.

Whole life policies.....	40	\$112,106 00
Endowment policies.....	3	5,096 00

OLD POLICIES INCREASED.

Whole life policies		\$85,287 00
Endowment policies		18,500 00
Total number and amount	69,621	\$167,825,706 00
Deduct policies ceased to be in force	3,842	10,638,834 00
Total in force December 31, 1894.....	65,779	\$156,686,871 00

Terminated as follows:

By death.....	1,491	3,923,587 00
Maturity.....	203	325,751 00
Surrender.....	967	1,561,071 00
Lapse.....	1,232	2,844,000 00
Change and decrease.....		1,368,425 00
Not taken.....	249	618,000 00
Total.....	3,842	\$10,638,834 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	60,336	\$144,476,031
Endowment policies in force.	5,443	12,210,840
Total number and amount.....	65,779	\$156,686,871

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	2,161	\$3,370,984 00
Policies issued during the year.....	206	314,700 00
Total.....	2,367	\$3,685,684 00
Deduct policies ceased to be in force.....	136	240,084 00
Policies in force in Maine December 31, 1894.....	2,231	\$3,445,600 00
Losses and claims paid during the year... .		74,686 16
Premiums collected or secured without deductions.....		117,492 55

EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

Capital Paid up in Cash, \$100,000.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 4,415,322 06
Cash received for renewal premiums, without deductions	28,278,787 86
From dividends applied to purchase paid up additions and annuities	865,158 47
From surrender values applied to purchase paid-up insurance and annuities....	2,083,983 00
Consideration for annuities, other than matured installment policies	385,669 70
Total premium income.....	\$36,068,961 09
Cash received for:	
Interest upon mortgage loans	1,163,826 71
Interest on bonds owned, and dividends on stock.....	4,055,831 30
Interest on other debts due the company.....	827,903 47
Rents for use of company's property ..	1,583,333 94
Total income	\$ 43,669,736 51
Net or ledger assets December 31, 1883	162,617,018 79
Total	\$206,286,745 30

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$11,083,979 71
Cash paid for matured endowments and additions	794,584 28
Cash paid for sum falling due during the year on installment policies.....	2,700 00
Net amount paid for losses and matured endowments ..	\$11,881,263 99
Cash paid to annuitants.....	885,811 98
Cash dividends paid policy-holders.....	1,274,576 11
Cash dividends applied to purchase paid-up additions and annuities,	865,158 47
Surrender values paid in cash	3,022,549 42
Surrender values applied to purchase paid-up insurance and annuities.....	2,083,983 00
Cash paid stockholders for interest or dividends.....	7,000 00

Cash paid for:

Commission and bonuses to agents, new policies, \$2,442,543.39; renewals, \$1,841,329.85	\$4,283,873 24
Salaries and allowances to managers and agents	244,086 92
Medical examiners' fees, and inspection of risks.....	279,053 89
Salaries and other compensation of officers and home office employees	572,401 61
Taxes on new premiums and on renewals.....	253,085 10
Taxes on reserves, \$9,860.20; on investments, \$206,332.84.....	216,193 04
Insurance department fees and agents' licenses, \$13,828.16; municipal licenses, \$7,100.38	20,928 54
Rent.....	283,470 94
Commuting commissions	548,633 88
Furniture, fixtures, and safes for home and agency offices.....	4,919 90
Advertising, \$181,383.79; printing, \$84,040.58	265,424 37
Real estate expenses other than taxes, \$518,307.69; for legal expenses \$146,036.84	664,344 53
The following items, viz.: postage, exchange, telegraph, cable, express, freight, telephone, clerical, guarantee bond, premiums and all other expenses.....	309,715 00
Total disbursements.....	\$27,426,454 93
Balance	\$178,860,261 37

(Total miscellaneous expenses, \$7,946,130.96.)

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Book value of real estate exclusive of all incumbrances...	\$39,412,248 27
Loans on mortgage (first liens) on real estate.....	26,342,841 16
Loans secured by pledge of bonds, stocks, or other marketable collaterals	5,663,500 00
Loans made in cash on this company's policies assigned as collateral,	906,077 50
Book value of bonds and stocks owned.....	93,256,573 37
Cash in company's office, and in course of transmission (since received and invested)	2,287,140 05
Cash deposited in banks and in trust companies at interest.....	9,085,380 10
Commuted commissions	555,160 72
Agents' ledger balances.....	1,350,580 20
Total net or ledger assets	\$178,860,261 37

OTHER ASSETS.

Interest due and accrued on mortgages	} \$375,550 35	
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans		
Interest due and accrued on other assets	55,520 39	
Rents due and accrued on company's property or lease..	96,129 32	
Total		\$ 527,200 08
Market value of bonds and stocks over book value.....		2,466,104 63

New Business. Renewals.

Gross premiums due and unreported, less premiums paid in advance on policies in force December 31, 1894	\$679,796 00	\$ 806,789 00
Gross deferred premiums on policies in force December 31, 1894.....	324,522 00	2,177,373 00
Totals.....	\$1,004,318 00	\$2,984,112 00
Deduct for collection, 20 per cent on "new" and 20 per cent on "renewals".....	200,863 60	596,922 40
Net amount of uncollected and deferred premiums.....	\$803,454 40	\$2,387,289 60
Total assets, as per books of the company		\$3,190,744 00
		\$185,044,310 06

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 555,160 72
Agents' balances	1,350,590 20
Total	1,905,750 92
Total assets less items not admitted	\$183,138,559 14

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent. interest.....	\$145,973,962 00
Claims for death losses due and unpaid and dividends... ..	\$226,621 52
Claims for matured endowments due and unpaid.....	17,687 10
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	1,035,292 32
Claims for death losses and other policy claims resisted..	156,207 00
Amounts due and unpaid on annuity claims.....	11,112 27
Present value of unpaid amounts on matured instalment policies.....	33,414 00
Total policy claims.....	1,476,334 21
Unpaid dividends of surplus, or other profits due policy-holders.....	114,211 00
Liabilities on policy-holders' account.....	\$147,564,507 21
Gross surplus on policy-holders' account.....	35,574,061 93
Total liabilities.....	\$183,138,559 14
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$31,471,823 00
Estimated surplus accrued on all other policies.....	4,102,228 93

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	234,378	\$732,036,743 00
Endowment policies.....	41,237	139,069,963 00
All other policies.....	2,820	5,003,396 00
Reversionary additions.....		6,422,485 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	41,676	\$133,175,864 00
Endowment policies.....	9,815	31,456,144 00
All other policies.....	735	2,232,787 00

OLD POLICIES REVIVED.

Whole life policies.....	1,489	\$6,345,272 00
Endowment policies.....	312	1,212,965 00
All other policies.....	19	56,006 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$1,492,887 00
Total number and amount.....	332,481	\$1,108,568,596 00
Deduct policies ceased to be in force.....	50,904	194,946,863 00
Total in force December 31, 1894.....	281,577	\$913,556,733 00

Terminated as follows:

By death.....	3,061	\$11,253,337 00
Maturity.....	219	786,222 00
Expiry.....	273	847,955 00
Surrender ..	10,356	40,018,969 00
Lapse.....	24,852	65,563,019 00
Change and decrease, and not taken.....	12,163	76,473,961 00
Total.....	50,904	\$194,646,863 00

	Number.	Amount.
Whole life policies in force.....	235,504	\$758,671,183 00
Endowment policies in force.....	43,149	143,741,737 00
All other policies in force.....	2,924	4,645,716 00
Reversionary additions.....	-	6,498,097 00
Total number and amount	281,577	\$913,556,733 00

BUSINESS IN MAINE DURING 1894.

	Number.	Amount.
Policies in force December 31st of the previous year.....	1,769	\$3,722,192 00
Policies issued during the year.....	768	1,604,319 00
Total	2,535	5,326,511 00
Deduct policies ceased to be in force.....	396	968,190 00
Policies in force in Maine, December 31, 1894... ..	2,140	\$4,358,321 00
Losses and claims unpaid December 31, of the previous year,	1	1,500 00
Losses and claims incurred during the year	16	88,050 00
Total	17	\$89,550 00
Losses and claims paid during the year.....	17	89,550 00
Premiums collected or secured without deductions.....		133,947 98

HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1880.

GEORGE E. IDE, *President.*ELLIS W. GLADWIN, *Secretary.*

Capital Paid Up in Cash, \$125,000.

INCOME.

Cash received for premiums on new policies, without deductions	\$312,890 83
Cash received for renewal premiums, without deductions, Premium notes, loans or liens taken in part payment for premiums on new policies	987,379 80
Premium notes, loans, or liens taken in part payment for renewal premiums	31,908 01
From dividends applied to pay running premiums.....	105,163 84
From dividends applied to purchase paid-up additions and annuities	51,971 05
From surrender values applied to purchase paid-up insurance and annuities	84,455 65
Consideration for annuities, other than matured installment policies.....	71,413 00
Total.....	11,500 00
Deduct amount paid for re-insurance.....	\$1,486,673 18
Total premium income.....	2,068 80
Cash received for:	
Interest upon mortgage loans	\$1,494,588 38
Interest on bonds owned, and dividends on stock.....	123,425 03
Interest on premium notes, loans, or liens.....	157,813 79
Interest on other debts due the company	33,333 44
Discount on claims paid in advance	36,599 56
Rents for use of company's property	589 28
From all other sources, viz: Matured instalment policy.....	35,140 19
Total income.....	7,854 92
Net or ledger assets December 31, 1893.....	\$1,888,843 50
Total	7,964,727 74
Total	\$9,843,671 33

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$527,881 42
Premium notes, loans, or liens used in payment of the same	20,473 60
Cash paid for matured endowments, and additions.....	89,529 60
Premium notes, loans, or liens used in payment of same..	3,911 75
Cash paid for sum falling due during the year on installment policies	500 00
Net amount paid for losses and matured endowments.....	\$642,346 37

Cash paid to annuitants.....	\$6,236 98
Premium notes, loans, or liens paid for surrendered policies and voided by lapse.....	31,593 42
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	51,291 67
Cash dividends paid policy-holders..	4,155 08
Cash dividends applied to pay running premiums	51,971 05
Cash dividends applied to purchase paid-up additions and annuities..	84,455 65
Surrender values paid in cash..	79,778 79
Surrender values applied to purchase paid-up insurance and annuities.....	71,413 00

(Total paid policy-holders, \$1,023,542 01.)

Cash paid stockholders for interest or dividends.....	\$15,000 00
Cash paid for:	

Commission and bonuses to agents, new policies, and renewals,	229,287 85
Salaries and allowances to managers and agents.....	86,138 76
Medical examiners' fees.....	22,407 50
Salaries and other compensation of officers and home office employees	79,910 67
Taxes on new premiums and on renewals.....	11,808 73
Taxes on reserves, \$682.38; on investments, \$6,644.86.....	7,827 34
Insurance department fees and agents' licenses, \$4,244.47; municipal licenses, \$810.74.....	5,055 21
Rent, including \$18,400 company's occupancy	19,489 67
Furniture, fixtures and safes for home and agency offices	4,318 44
Advertising, \$6,429.00; printing, \$12,928.25	19,357 25
Real estate expenses other than taxes, \$15,360.59; for legal expenses, \$3,289.00.....	23,649 59
The following items, viz.: postage, traveling expenses, profit and loss and office expenses	58,778 92

Total disbursements \$1,608,961 94

Balance \$3,237,609 39

(Total miscellaneous expenses, \$582,419.93.)

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$1,602,134 54
Loans on mortgage (first liens) on real estate	2,318,150 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	38,900 00
Loans made in cash on this company's policies assigned as collateral,	255,708 37
Premium notes, loans, or liens on policies in force.....	501,601 25
Cost value of bonds and stocks owned.....	3,184,049 01
Cash in company's office	1,979 47
Cash deposited in banks.....	180,884 11
Bills receivable	37,814 23
Agents' ledger balances	73,449 99
Commuted commissions	32,943 42
Total net or ledger assets	\$8,237,609 39

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$26,992 13	
Interest due and accrued on bonds and stocks ...	44,817 33	
Interest due and accrued on collateral loans	482 00	
Interest due and accrued on premium notes, loans, or liens,	2,013 85	
Interest due and accrued on other assets.....	4,390 73	
Rents due and accrued on company's property or lease....	3,871 15	
Total.....		\$82,567 19
Market value of real estate over cost.....		95,516 68
Market value of bonds and stocks over cost		115,710 99
Due from other companies for losses or claims on policies of this company re-insured		12,500 00

*New
Business. Renewals.*

Gross premiums due and unreported on policies in force December 31, 1894. ...	\$59,063 16	\$95,492 19
Gross deferred premiums on policies in force December 31, 1894 ...	23,685 84	52,890 69
Totals	\$82,790 00	\$148,482 88
Deduct for collection 50 per cent. on "new" and 7 6 10 per cent. on "renewals".....	48,846 10	11,284 70
Net amount of uncollected and deferred premiums.	33,943 90	137,198 18
		\$171,142 08
Total assets, as per books of the company		\$8,715,046 33

ITEMS NOT ADMITTED.

Commuted commissions	\$32,943 42	
Agents' balances	73,449 99	
Bills receivable.....	37,814 23	
Total		\$144,207 64
Total assets less items not admitted		\$8,570,838 69

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest	\$7,300,490 00	
Deduct net value of risks re-insured	2,746 00	
Net re-insurance reserve		\$7,297,744 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.. ..	36,214 00	
Claims for death losses and other policy claims resisted...	40,000 00	
Total policy claims.....		\$76,214 00
Unpaid dividends of surplus, or other profits due policy-holders.....		8,190 86
All other liabilities of the company.....		3,368 80
Liabilities on policy-holders' account.....		\$7,885,517 66
Gross surplus on policy-holders' account.		1,185,321 08
Total liabilities.....		\$8,570,838 69

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$551,364 02	
Premium notes, loans, or liens received during the year on new policies.....	\$ 21,998 01	
Premium notes, loans, or liens received during the year on old policies	105,163 84	
	<u>127,161 85</u>	
Total		\$678,525 87
<i>Deductions during the year, as follows:</i>		
Notes, loans, or liens;		
Used in payment of losses and claims	\$24,385 35	
Used in purchase of surrendered policies.....	31,893 42	
Used in payment of dividends to policy-holders.....	51,291 67	
Redeemed by maker in cash.....	69,354 18	
Total reduction....		\$176,924 62
Balance, note assets at end of the year.....		<u>\$501,601 25</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	15,592	\$30,335,823 00
Endowment policies.....	3,104	5,989,906 62
All other policies	1,021	2,894,600 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,545	\$6,382,442 25
Endowment policies.....	329	708,827 00
All other policies.....	966	2,668,800 00

OLD POLICIES REVIVED.

Whole life policies.....	185	\$320,147 16
Endowment policies.....	24	47,500 00
All other policies.....	24	88,500 00

OLD POLICIES INCREASED.

Whole life policies	-	\$9,510 00
Endowment policies	-	5,000 00
All other policies	-	5,000 00

ADDITIONS BY DIVIDENDS.

Whole life policies	-	\$ 130 00
Endowment policies	-	121,898 78
Total number and amount	24,740	\$48,508,179 76
Deduct policies ceased to be in force	4,796	10,700,444 76
Total in force December 31, 1894	19,944	<u>\$38,807,735 00</u>

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	243*	\$548,405 02
Maturity	63	98,441 35
Surrender	971	2,238,255 60
Lapse	2,281	4,840,650 00
Change and decrease	5	251,513 39
Not taken	1,233	2,738,180 00
Total	4,796	\$10,700,444 76

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	15,620	\$29,343,580 00
Endowment policies in force	2,983	5,754,965 00
All other policies in force	1,391	3,709,200 00
Total number and amount	19,944	\$38,807,735 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year.....	14	\$21,000 00
Deduct policies ceased to be in force.....	1	1,000 00
Policies in force in Maine, December 31, 1894.....	13	\$20,000 00
Premiums collected or secured without deductions.....	-	792 42

KANSAS MUTUAL LIFE INSURANCE COMPANY,

TOPEKA, KANSAS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. P. DAVIS, *President*.JOHN E. MOON, *Secretary*.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 36,466 42
Cash received for renewal premiums, without deductions,	126,340 33
Premium notes, loans or liens taken in part payment for premiums on new policies	11,269 19
Premium notes, loans, or liens taken in part payment for renewal premiums	2,851 60
From dividends applied to pay running premiums	9,285 06
From surrender values applied to pay running premiums,	1,205 94
Total premium income	\$187,418 54
Cash received for:	
Interest upon mortgage loans	9,682 74
Interest on bonds owned, and dividends on stock	680 00
Interest on premium notes, loans, or liens	301 80
Interest on other debts due the company	1,258 58
From all other sources, viz: sundry profits	101 12
Total income	\$198,323 78
Net or ledger assets December 31, 1883	194,706 69
Total	\$394,029 47

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$76,000 00
Premium notes, loans, liens paid for surrendered policies and voided by lapse	1,324 80
Cash dividends applied to pay running premiums	9,285 06
Surrender values paid in cash	300 00
Surrender values applied to pay running premiums	1,205 94
(Total paid policy-holders, \$88,115.80.)	

Cash paid for:

Commission and bonuses to agents, new policies, \$16,715.52; renewals, \$1,086.37	17,810 79
Salaries and allowances to managers and agents	9,327 17
Medical examiners' fees	3,385 00
Salaries and other compensation of officers and home office employes	22,967 70
Taxes on new premiums	210 00
Taxes on investments	1,406 55
Insurance department fees and agents' licenses, \$2,314.55; municipal licenses, \$111.20	2,425 75

Cash paid for:	
Rent, including company's occupancy	\$1,894 06
Commuting commissions	139 64
Furniture, fixtures, and safes for home and agency offices....	644 95
Advertising and printing.....	3,900 66
Legal expenses.....	310 15
The following items, viz.: discount, \$153.06; investigating claims, \$33.22; postage, \$1,777.86.....	1,984 16
Cost collection, \$1,942.53; loan expenses, \$151.79; miscellaneous, \$526.54; sundry losses, \$1,035.47.....	3,656 33
Total disbursements	\$158,276 71
Balance..	\$253,752 76
(Total miscellaneous expenses, \$64,440.19.)	

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	153,485 00
Premium notes, loans, or liens on policies in force	4,749 90
Cost value of bonds and stocks owned	11,150 00
Cash in company's office	49 79
Cash deposited in banks	54,083 28
Bills receivable	3,797 53
Agents' ledger balances	4,310 73
Balance new premiums (less commission) in process of collection reported in income as received.....	4,387 54
Total net or ledger assets, as per balance above.....	\$235,102 76
Deduct depreciation from cost of assets, to bring same to market value, bonds	150 00
Total net or ledger assets, less depreciation.....	\$235,752 76

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$3,798 52
Interest due and accrued on bonds and stocks.....	178 33
Total	\$3,966 85

New Business. Renewals.

Gross premiums due and unreported on poli- cies in force December 31, 1894.....	\$331 50	\$2,045 26
Gross deferred premiums on policies in force December 31, 1894.....	8,484 08	13,414 23
Totals.....	\$8,815 58	\$15,459 48
Deduct for collection, 20 per cent. on "new" and 20 per cent. on "renewals".....	1,763 11	3,091 90
Net amount of uncollected and deferred premiums.....	\$7,052 47	\$12,367 58
Furniture, fixtures and safes.....		18,430 05
Books, blanks, etc.....		2,643 95
Books, blanks, etc.....		2,000 00
Total assets, as per books of the company		\$268,782 61

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$2,642 95	
Agents' balances.....	4,210 73	
Bills receivable.....	3,787 53	
Supplies, printed matter and stationery.....	2,000 00	
Total		12,651 20
Total assets less items not admitted		\$251,131 41

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the actuaries' table of mortality, with four per cent interest.....	\$86,207 80	
Claims for death losses and other policy claims resisted ...	12,000 00	
All other liabilities of the company, viz: premiums paid in advance,	202 59	
Liabilities on policy-holders' account	\$ 96,410 49	
Gross surplus on policy-holders' account .	152,720 92	
Total liabilities.....		\$251,131 41

Estimated surplus accrued on all other policies, \$152,720.92.

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year	\$ 4,516 20	
Premium notes, loans, or liens received during the year on new policies.....	\$11,269 19	
Premium notes, loans, or liens received during the year on old policies.....	2,851 60	
	14,120 79	
Total		\$18,636 99
Deductions during the year, as follows:		
Notes, loans, or liens;		
Voided by lapse and charged off.....	\$ 837 28	
Lapsed policies transferred to bills receivable ac't,	1,724 88	
Redeemed by maker in cash	11,384 93	
Total reduction		13,887 09
Balance, note assets at end of the year .		\$4,749 90

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies	285	\$431,500 00
Endowment policies	46	61,000 00
All other policies.	3,995	7,666,000 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	551	\$1,007,000 00
Endowment policies.....	34	62,000 00
All other policies	460	836,000 00

OLD POLICIES REVIVED.

Whole life policies.....	1	1,000 00
All other policies	6	7,000 00

OLD POLICIES INCREASED.

Whole life policies.....	26	53,000 00
Endowment policies.....	1	1,000 00
All other policies.....	43	55,500 00
Total number and amount	5,447	\$10,181,000 00
Deduct policies ceased to be in force	964	1,833,000 00
Total in force December 31, 1894	4,483	\$8,348,000 00

Terminated as follows:

By death	37	\$ 76,000 00
Expiry	450	805,500 00
Surrender	1	2,000 00
Lapse	357	668,000 00
Change and decrease	69	184,000 00
Not taken	41	97,500 00
Total	964	\$1,833,000 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	700	\$1,228,000 00
Endowment policies in force	60	82,000 00
All other policies in force.....	3,723	7,038,000 00
Total number and amount	4,483	\$8,348,000 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year.....	8	\$31,000 00
Deduct policies ceased to be in force	1	10,000 00
Policies in force in Maine, December 31, 1894.....	7	\$11,000 00
Premiums collected or secured without deductions.....	-	462 78

LIFE INSURANCE CLEARING COMPANY,

ST. PAUL, MINNESOTA.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

RUSSELL P. DORR, *President.*J. G. PYLE, *Secretary.*

Capital Paid Up in Cash, \$139,700.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 37,237 53	
Cash received for renewal premiums, without deductions,	33,562 88	
Premium notes, loans or liens taken in part payment for premiums on new policies.....	50 36	
Premium notes, loans or liens taken in part payment for renewal premiums.	597 70	
Total premium income.....		\$76,448 47
Cash received for:		
Interest upon mortgage loans	3,025 00	
Interest on bonds owned, and dividends on stock.....	1,369 97	
Interest on premium notes, loans or liens.....	25 68	
Interest on other debts due the company	1,539 33	
Total income.....		\$ 82,408 44
Net or ledger assets December 31, 1893		134,734 67
Total		\$217,143 11

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$15,301 87	
(Total paid policy-holders, \$15,301.37.)		
Cash paid stockholders for interest or dividends.....	7,941 00	
Cash paid for:		
Commission and bonuses to agents, new policies, \$32,567.66; renewals, \$3,733.81.	31,301 47	
Salaries and allowances to managers and agents.....	1,179 69	
Medical examiners' fees and inspection of risks.....	3,124 50	
Salaries and other compensation of officers and home office employees	10,502 16	
Taxes on new premiums, and renewals	3,055 59	}
Taxes on reserves and investments		
Insurance department fees and agents' licenses and municipal licenses.....		
Rent	840 00	
Furniture, fixtures and safes for home and agency offices	131 50	

Cash paid for:

Advertising, \$1,558.97; printing, \$1,144.37	\$2,703 34
Legal expenses	835 40
The following items, viz: postage, \$732.39; miscellaneous expenses, \$1,340.03	2,062 42
Total disbursements.....	\$79,078 44
Balance	\$138,064 67

(Total miscellaneous expenses, \$2,062.42.)

Invested in the following :

ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate	\$51,650 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	20,000 00
Premium notes, loans, or liens on policies in force.....	648 06
Cost value of bonds and stocks owned.	57,106 00
Cash in company's office.....	161 53
Cash deposited in banks.....	3,169 94
Agents' ledger balances	5,330 14
Total net or ledger assets	\$138,064 67

OTHER ASSETS.

Interest due and accrued on mortgages... ..	\$1,096 85
Interest due and accrued on bonds and stocks	8 86
Interest due and accrued on collateral loans.....	468 16
Total	\$ 1,503 87
Market value of bonds and stocks over cost.....	1,467 50

New Business. Renewals.

Gross premiums due and unreported on policies in force December 31, 1894.....	\$28,565 07	
Gross deferred premiums on policies in force December 31, 1894.....	3,252 43	\$8,170 56
Totals	\$31,817 50	\$8,170 56
Deduct for collection 30 per cent....	9,545 25	2,451 17
Net amount of uncollected and deferred premiums.....	\$22,272 25	\$5,719 39
Furniture, fixtures and safes.....		729 85
Total assets, as per books of the company.....		\$168,757 53

ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$ 729 85
Agents' balances	5,330 14
Total	\$6,060 99
Total assets less items not admitted	\$163,697 54

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent. interest	\$27,994 73
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$7,296 55
Claims for death losses and other policy claims resisted...	3,000 00
Total policy claims.....	\$10,296 55
Liabilities on policy-holders' account	\$ 88,391 27
Gross surplus on policy-holders' account	126,136 12
Total liabilities.	\$164,427 39

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$ 719 50
Premium notes, loans or liens received during the year on new policies.....	\$629 66
Premium notes, loans or liens received during year on old policies.....	1,714 48
	<u>2,344 14</u>
Total	\$3,063 64
<i>Deductions during the year, as follows:</i>	
Notes, loans or liens;	
Voided by lapse	\$ 753 24
Redeemed by maker in cash	1,662 34
Total reduction.....	<u>2,415 58</u>
Balance, note assets at end of the year.....	\$648 06

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies and additions in force December 31, 1893.....	1,013	\$2,376,500 00
New policies issued during the year	1,885	\$4,480,050 00
Old policies revived	13	\$27,700 00
Total number and amount	<u>2,909</u>	<u>\$6,784,250 00</u>
Deduct policies ceased to be in force	1,689	3,969,250 00
Total in force December 31, 1894	1,171	\$2,815,000 00
Terminated as follows:		
	<i>Number.</i>	<i>Amount.</i>
By death	32	\$78,250 00
Surrender	2	4,000 00
Lapse	345	719,700 00
Change and decrease	-	2,000 00
Not taken.....	1,310	3,165,300 00
Total	<u>1,689</u>	<u>\$3,969,250 00</u>
	<i>Number.</i>	<i>Amount.</i>
Policies in force.....	1,171	\$2,815,000 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	25	\$44,500 00
Policies issued during the year.....	53	96,000 00
Total.....	78	\$140,500 00
Deduct policies ceased to be in force.....	40	68,000 00
Policies in force in Maine December 31, 1894.....	38	\$72,500 00
Premiums collected or secured without deductions.....		2,021 70

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*WM. C. FRAZEE, *Secretary.*

Capital Paid up in Cash, \$100,000.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 263,966 78	
Cash received for renewal premiums, without deductions	1,563,456 16	
Premium notes, loans, or liens taken in part payment for renewal premiums.....	45,865 54	
From dividends applied to pay running premiums.....	95,218 56	
From dividends applied to purchase paid up additions and annuities	2,005 77	
From surrender values applied to purchase paid-up insurance and annuities.....	90,641 75	
Consideration for annuities, other than matured installment policies	6,600 00	
Total.....	\$2,067,254 56	
Deduct amount paid for re-insurance, new business, \$1,967.42; renewals, \$8,831.04.....	10,918 46	
Total premium income.....		\$2,056,336 10
Cash received for:		
Interest upon mortgage loans	189,575 62	
Interest on bonds owned, and dividends on stock.....	162,960 50	
Interest on premium notes, loans or liens.....	40,751 43	
Interest on other debts due the company.....	149,618 99	
Rents for use of company's property	103,863 43	
Profits on sales of bonds or stocks, \$13,086.08; real estate, \$4,500..	17,596 08	
From dividends and surrender values on re-insurances.....	1,722 15	
Premium notes, loans or liens restored by revival of policies.....	708 46	
Total income	\$ 3,723,202 76	
Net or ledger assets December 31, 1898	12,869,642 60	
Total		\$15,592,845 36

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$1,834,827 54
Premium notes, loans or liens used in payment of the same	86,347 08
Cash paid for matured endowments and additions	78,479 27
Premium notes, loans, or liens used in payment of same	575 73
Total	\$1,450,229 57
Deduct amount received for losses or claims on policies re-insured	20,000 00
Net amount paid for losses and matured endowments ..	\$1,430,229 57
Cash paid to annuitants	4,122 56
Premium notes, loans or liens paid for surrendered policies and voided by lapse	40,235 97
Premium notes, loans, or liens used in payment of dividends to policy-holders	3,201 77
Cash dividends paid policy-holders	7,498 38
Cash dividends applied to pay running premiums	95,218 56
Cash dividends applied to purchase paid-up additions and annuities, Surrender values paid in cash	2,005 77
Surrender values applied to purchase paid-up insurance and annuities	158,461 82
	90,641 75
(Total paid policy-holders, \$1,831,615.65.)	
Cash paid stockholders for interest or dividends	16,000 00
Cash paid for:	
Commission and bonuses to agents, new policies, \$150,148.77; renewals, \$129,022.85	279,171 63
Salaries and allowances to managers and agents	76,971 85
Medical examiners' fees, \$40,057.00; inspection of risks, \$6,878.25	46,935 25
Salaries and other compensation of officers and home office employes	92,064 19
Taxes on new premiums and renewals	12,546 96
Taxes on reserves, \$1,616.58; on investments, \$15,333.54	16,950 12
Insurance department fees and agents' licenses, \$4,819.97; municipal licenses, \$1,209.72	6,029 69
Rent, including \$33,353.33, company's occupancy	56,895 47
Commuting commissions	7,409 09
Furniture, fixtures, and safes for home and agency offices	1,237 25
Advertising, \$10,092.40; printing, \$4,217.62	14,310 02
Real estate expenses other than taxes, \$40,989.05; for legal expenses \$13,827.35	54,766 40
Agency and office expenses	65,494 84
Total disbursements	\$2,578,418 50
Balance	\$12,004,426 86
(Total miscellaneous expenses, \$746,802.85.)	

*Invested in the following:***ASSETS.****AS PER LEDGER ACCOUNTS.**

Cost value of real estate exclusive of all incumbrances.....	\$3,302,368 19
Loans on mortgage (first liens) on real estate.....	4,138,183 62
Loans secured by pledge of bonds, stocks, or other marketable collaterals	980,134 09
Loans made in cash on this company's policies assigned as collateral,	121,334 16
Premium notes, loans, or liens on policies in force.....	582,670 13
Cost value of bonds and stocks owned.....	3,288,620 18
Cash in company's office.....	2,735 91
Cash deposited in banks.....	578,380 59
Total net or ledger assets	\$13,004,426 86

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$82,004 54
Interest due and accrued on bonds and stocks.....	3,085 42
Interest due and accrued on collateral loans.....	4,520 14
Interest due and accrued on premium notes, loans, or liens	13,324 08
Interest due and accrued on other assets.....	3,570 72
Rents due and accrued on company's property or lease	5,890 33
Total	\$ 111,896 18
Market value of real estate over cost	225,191 81
Market value of bonds and stocks over cost	88,129 32

New Business. Renewals.

Gross premiums due and unreported, on policies in force December 31, 1894	\$67,767 00	\$127,049 00	
Gross deferred premiums on policies in force December 31, 1894.....	16,098 00	128,740 00	
	<hr/>	<hr/>	
Totals.....	\$83,865 00	\$255,789 00	
Deduct for collection, 20 per cent on "new" and 20 per cent on "renewals".....	16,761 00	51,158 00	
	<hr/>	<hr/>	
Net amount of uncollected and deferred premiums.....	\$67,044 00	\$204,631 00	\$271,675 00
Commuted commissions			55,549 33
Advances to agents secured			208,721 30
			<hr/>
Total assets, as per books of the company			\$13,965,588 80

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 55,549 33
Agents' balances	208,721 30
Total.....	264,270 63
Total assets less items not admitted	\$13,701,318 17

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest		\$12,694,656 00
Deduct net value of risks re-insured.....		4,508 00
Net re-insurance reserve		\$12,690,148 00
Claims for death losses due and unpaid	}	116,146 64
Claims for matured endowments due and unpaid		
Claims for death losses and matured endowments in process of adjustment or adjusted and not due		
Claims for death losses and other policy claims resisted		
Unpaid dividends of surplus, or other profits due policy-holders.....		35,234 98
All other liabilities of the company, viz: premiums paid in advance, \$11,459.08; all other liabilities, \$17,420.....		28,879 08
Additional liability on claims on which no proofs have been received,		73,287 00
Liabilities on policy-holders' account.....		\$12,943,697 70
Gross surplus on policy-holders' account.....		757,620 47
Total liabilities.....		\$13,701,318 17
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....		
		\$274,043 43
Estimated surplus accrued on all other policies.....		
		483,577 04

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31st of previous year.....	\$647,925 32
Premium notes, loans, or liens received during the year on old policies	46,074 00
Total.....	\$693,999 32
<i>Deductions during the year, as follows:</i>	
Notes, loans, or liens;	
Used in payment of losses and claims.....	\$36,922 76
Used in purchase of surrendered policies	21,079 08
Voided by lapse	19,156 89
Used in payment of dividends to policy-holders.....	3,201 77
Redeemed by maker in cash	30,968 70
Total reduction.....	111,328 20
Balance, note assets at end of the year.....	\$582,670 12

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies	20,865	\$52,812,496 00
Endowment policies.....	2,663	6,963,588 00
All other policies.....	1,327	4,567,254 00
Reversionary additions.....	-	51,130 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,290	\$11,512,035 00
Endowment policies.....	284	634,658 00
All other policies.....	4,221	1,272,401 00

OLD POLICIES REVIVED.

Whole life policies.....	54	\$191,389 00
Endowment policies.....	11	36,572 00
All other policies.....	9	26,096 00

OLD POLICIES INCREASED.

All other policies.....	-	\$39,445 00
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ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$3,494 00
Total number and amount.....	30,925	\$78,070,560 00
Deduct policies ceased to be in force.....	5,783	16,451,885 00
Total in force December 31, 1894.....	25,142	\$61,618,675 00

Terminated as follows:

	Number.	Amount.
By death.....	451	\$1,371,175 00
Maturity.....	48	79,055 00
Expiry.....	-	51,670 00
Surrender ..	329	811,574 00
Lapse.....	2,922	7,377,202 00
Change and decrease ..	120	1,563,463 00
Not taken.....	1,913	4,897,746 00
Total.....	5,783	\$16,451,885 00

	Number.	Amount.
Whole life policies in force.....	21,191	\$50,661,073 00
Endowment policies in force.....	2,551	6,363,621 00
All other policies in force.....	1,400	4,535,984 00
Reversionary additions.....	-	52,987 00
Total number and amount	25,142	\$61,618,675 00

BUSINESS IN MAINE DURING 1894.

	Number.	Amount.
Policies in force December 31st of the previous year.....	82	\$110,316 00
Policies issued during the year.....	71	138,600 00
Total	153	248,916 00
Deduct policies ceased to be in force.....	26	46,500 00
Policies in force in Maine, December 31, 1894... ..	127	\$199,316 00
Premiums collected or secured without deductions.....		5,768 11

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,
SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$ 494,046 77
Cash received for renewal premiums, without deductions,	2,131,531 96
Premium notes, loans or liens taken in part payment for premiums on new policies	10,655 00
Premium notes, loans, or liens taken in part payment for renewal premiums	132,969 64
From dividends applied to pay running premiums	293,165 13
From dividends applied to purchase paid-up additions	35,888 39
From surrender values applied to purchase paid-up insurance	2,285 00
Total	\$3,150,541 89
Deduct amount paid for re-insurance, new business, \$2,-065.15; renewals, \$39,096.32	41,181 47
Total premium income.....	\$3,109,390 42
Cash received for:	
Interest upon mortgage and collateral loans.....	335,696 96
Interest on bonds owned, and dividends on stock.....	277,363 71
Interest on premium notes, loans, or liens.....	35,624 55
Interest on other debts due the company	2,233 14
Discount on claims paid in advance ..	1,133 07
Rents for use of company's property	23,005 61
Profits on sales of bonds or stocks	31,062 57
From dividends and surrender values on re-insurances.....	7,768 34
Premium notes, loans or liens restored by revival of policies....	1,899 68
Total income.....	\$ 3,825,150 07
Net or ledger assets December 31, 1893.....	13,535,063 13
Total.....	\$17,360,252 20

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$948,110 94
Premium notes, loans, or liens used in payment of the same	23,128 55
Cash paid for matured endowments, and additions.....	144,347 73
Premium notes, loans, or liens used in payment of same..	3,348 27
Cash paid for sum falling due during the year on installment policies.	1,336 81
Total.....	\$1,120,272 30
Deduct amount received for losses or claims on policies re-insured	5,000 00
Net amount paid for losses and matured endowments.....	\$1,115,272 30

Premium notes, loans, or liens paid for surrendered policies and voided by lapse.....	\$60,949 36
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	62,898 20
Cash dividends paid policy-holders..	19,104 46
Cash dividends applied to pay running premiums, including interest on loan notes.....	285,855 07
Cash dividends applied to purchase paid-up additions.....	35,898 39
Surrender values paid in cash..	362,905 76
Surrender values applied to purchase paid-up insurance, including interest	3,165 01

(Total paid policy-holders, \$1,956,033.55.)

Cash paid for:

Commission and bonuses to agents, new policies, \$251,842.74; renewals, \$157,981.78.	\$409,824 52
Salaries and allowances and traveling expenses to managers and agents	86,705 14
Medical examiners' fees.....	40,147 35
Salaries and other compensation of officers and home office employees	103,774 18
Taxes on new premiums and on renewals.....	20,021 28
Taxes on reserves, \$18,655.61; on investments, \$5,784.27.....	24,439 68
Insurance department fees and agents' licenses, \$8,410.05; municipal licenses, \$900.76.....	9,310 81
Rent	29,500 18
Furniture, fixtures and safes for home and agency offices	3,827 33
Advertising, \$18,827.72; printing, \$10,441.91	29,269 63
Real estate expenses other than taxes, \$13,862.26; for legal expenses, \$398.37	14,760 63
The following items, viz.: postage, stationery, etc	42,375 05

Total disbursements \$2,769,989 48

Balance \$14,590,262 72

(Total miscellaneous expenses, \$813,855.93.)

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$ 589,572 84
Loans on mortgage (first liens) on real estate	5,141,722 72
Loans secured by pledge of bonds, stocks, or other marketable collaterals	1,266,624 00
Loans made in cash on this company's policies assigned as collateral.	800,156 00
Premium notes, loans, or liens on policies in force.....	650,494 03
Cost value of bonds and stocks owned.....	5,391,023 33
Cash in company's office	28,084 29
Cash deposited in banks, of which \$712,067.48 is drawing interest at 4%,	772,280 51
Total net or ledger assets	<u>\$14,590,262 72</u>

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$132,818 25	
Interest due and accrued on bonds and stocks ...	132,009 57	
Interest due and accrued on collateral loans and loans on company's policies.....	34,485 46	
Interest due and accrued on premium notes, loans, or liens,	21,534 44	
Interest due and accrued on other assets.....	508 34	
Rents due and accrued on company's property or lease....	2,971 38	
Total		\$324,327 74
Market value of real estate over cost.....		37,523 48
Market value of bonds and stocks over cost.....		221,019 37

*New
Business. Renewals.*

Gross premiums due and unreported on policies in force December 31, 1894.	\$96,883 28	\$114,227 17	
Gross deferred premiums on policies in force December 31, 1894	82,972 84	306,208 38	
Totals	\$179,856 12	\$420,435 55	
Deduct 20 per cent.....	35,971 22	84,087 11	
Net amount of uncollected and deferred pre- miums.. ..	143,884 90	336,348 44	\$480,233 34
Total assets, as per books of the company			\$15,653,366 60

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest	\$14,455,555 00	
Deduct net value of risks re-insured.	185,383 00	
Net re-insurance reserve		\$14,270,172 00
Claims for death losses and matured endowments in pro- cess of adjustment.. ..	90,993 00	
Claims for death losses resisted... ..	8,450 00	
Present value of unpaid amounts on matured instal- ment policies.	18,956 38	
Total policy claims.....		\$118,399 38
Unpaid dividends of surplus, or other profits due policy-holders, in- cluding \$58,752, the present value of dividends deferred and not yet due.. ..		118,392 58
All other liabilities of the company.....		2,770 35
Liabilities on policy-holders' account.....	\$14,509,694 31	
Gross surplus on policy-holders' account.	1,143,672 29	
Total liabilities.....		\$15,653,366 60

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$624,896 16	
Premium notes, loans, or liens received during the year on new policies.....	\$10,855 00	
Premium notes, loans, or liens received during the year on old policies	182,969 64	
Premium notes, loans or liens restored by revival of policies.....	1,898 68	
Total		\$819,822 48
<i>Deductions during the year, as follows:</i>		
Notes, loans, or liens;		
Used in payment of losses and claims	\$26,476 82	
Used in purchase of surrendered policies.....	60,949 36	
Voided by lapse		
Used in payment of dividends to policy-holders.....	62,808 20	
Redeemed by maker in cash.....	12,185 47	
Total reduction.....		\$162,504 85
Balance, note assets at end of the year.....		\$657,417 63

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1898.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	26,352	\$71,546,000 00
Endowment policies.....	4,496	10,580,443 00
All other policies	518	1,423,970 00
Reversionary additions	-	210,556 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	7,713	\$19,119,850 00
Endowment policies.....	431	968,700 00
All other policies.....	111	306,000 00

OLD POLICIES REVIVED.

Whole life policies.....	47	\$177,602 00
Endowment policies.....	6	10,000 00

OLD POLICIES INCREASED.

Whole life policies	-	\$73,635 00
Endowment policies	-	17,790 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$76,547 00
Total number and amount	39,674	\$104,512,093 00
Deduct policies ceased to be in force	5,280	14,634,813 00
Total in force December 31, 1894	34,394	\$89,877,280 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	351	\$987,028 00
Maturity	66	143,609 00
Expiry	39	111,750 00
Surrender	1,367	3,351,447 00
Lapse	1,812	4,237,761 00
Change and decrease	-	1,082,820 00
Not taken	1,645	4,720,400 00
Total	5,280	\$14,634,813 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	29,427	\$77,980,528 00
Endowment policies in force	4,468	10,385,228 00
All other policies in force	499	1,229,549 00
Reversionary additions.....	-	271,975 00
Total number and amount	34,394	\$89,877,280 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,073	\$1,499,500 00
Policies issued during the year.....	204	270,500 00
Total	1,277	\$1,770,000 00
Deduct policies ceased to be in force.....	138	173,408 00
Policies in force in Maine, December 31, 1894.	1,139	\$1,596,592 00

Losses and claims unpaid December 31, of the previous year..	3	3,300 00
Losses and claims incurred during the year.....	15	18,869 00
Total	18	\$22,169 00
Losses and claims paid during the year.....	18	22,169 00
Premiums collected or secured without deductions.....	-	48,522 76

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1867.

JOHN R. HEGEMAN, *President.*GEORGE B. WOODWARD, *Secretary.*

Capital Paid Up in Cash, \$2,000,000.

INCOME.

Cash received for premiums on new policies, without deductions.....	\$16,824,155 19	
Cash received for renewal premiums, without deductions.....		
Premium notes, loans or liens taken in part payment for premiums on new policies.....	2,860 58	
Premium notes, loans, or liens taken in part payment for renewal premiums.....		
Total premium income	\$16,827,015 77	
Cash received for:		
Interest upon mortgage loans	494,160 38	
Interest on bonds owned, and dividends on stock	235,134 83	
Interest on premium notes, loans, or liens	2,334 02	
Interest on other debts due the company	6,388 07	
Discount on claims paid in advance.....	5,568 13	
Rents for use of company's property.	226,425 68	
From all other sources, viz: cash deposits from industrial agents in lieu of bonds, etc.....	421,715 87	
Total income	\$18,208,742 75	
Net or ledger assets December 31, 1893.....	19,068,969 68	
Total	\$37,267,732 38	

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$5,747,137 69	
Premium notes, loans, or liens used in payment of the same.....	685 05	
Cash paid for matured endowments and additions.....	130 00	
Net amount paid for losses and matured endowments.....	\$5,747,952 94	
Premium notes, loans, liens paid for surrendered policies and voided by lapse	9,045 00	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	2,011 47	
Cash dividends paid policy-holders	20,815 04	
Surrender values paid in cash	150,681 33	
(Total paid policy-holders, \$5,980,505.82.)		
Cash paid stockholders for interest or dividends.....	140,000 00	

Cash paid for:

Commission and bonuses to agents.....	\$2,662,522 53
Salaries to managers, superintendents, assistant superintendents, inspectors, etc., 1,882 in number.....	2,013,464 42
Medical examiners' fees and inspection of risks.....	462,406 41
Salaries and other compensation of officers and home office employees, 1,069 in number.....	594,749 84
Taxes on new premiums and on renewals.....	169,711 19
Rent.....	107,783 21
Commuting commissions and special new business charges on issue of 2,327,624 industrial policies in 1894.....	2,863,951 05
Furniture, fixtures, and safes for home and agency offices....	43,598 68
Advertising, printing, stationery and general supplies.....	228,016 24
Real estate expenses other than taxes, \$7,384; for legal expenses, \$55,741.97.....	63,125 97
The following items, viz.: profit and loss.....	58,459 08
General expense account, traveling, postage, expressage, exchange, fire insurance, etc., including expense in opening new and maintaining existing agencies in industrial department..	441,079 11
Total disbursements	\$15,779,073 55
Balance	\$21,488,658 83
(Total miscellaneous expenses, \$9,548,567.73.)	

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$5,755,439 36
Loans on mortgage (first liens) on real estate.....	9,733,475 00
Loans made in cash on this company's policies assigned as collateral,	10,888 75
Premium notes, loans, or liens on policies in force	81,087 48
Cost value of bonds and stocks owned	5,357,651 99
Cash in company's office	54,110 29
Cash deposited in banks	496,005 96
Total net or ledger assets, as per balance above.....	\$21,488,658 83
Deduct depreciation from cost of assets, to bring same to market value.....	50,334 49
Total net or ledger assets, less depreciation.....	\$21,438,324 34

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$135,075 47
Interest due and accrued on bonds and stocks.....	73,324 60
Interest due and accrued on premium notes, loans or liens.....	388 58
Rents due and accrued on company's property or lease...	8,357 32
Total	\$217,145 97
Market value of real estate over cost.	128,464 30

ORDINARY.

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported on policies in force December 31, 1893.....	\$144,361 53	\$84,887 21	
Gross deferred premiums on policies in force December 31, 1893.....			
Deduct for collection 50 per cent. on "new" and 10 per cent. on "renewals"....	72,180 77	8,488 72	
Net amount of uncollected and deferred premiums.....	\$72,150 76	\$76,398 49	148,579 25

INDUSTRIAL.

Premiums due and unpaid (net).....	394,108 30
Total assets, as per books of the company	\$22,826,622 16

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries Table of Mortality, with four per cent interest.....	\$18,019,592 00
Premium notes or loans on policies in excess of the net value of the policies.....	96,303 45
Claims for death losses due and unpaid.....	
Claims for matured endowments due and unpaid.....	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	
Claims for death losses and other policy claims resisted.....	
Amounts due and unpaid on annuity claims.....	29,468 76
Present value of unpaid amounts on matured instalment policies..	
Trust funds held by the company.....	5,846 51
Unpaid dividends of surplus, or other profits due policy-holders.....	2,137,671 23
All other liabilities of the company, viz: premiums paid in advance, Agents' deposits in lieu of bonds, \$506,684.23; special reserve, \$1,630,977.00	\$18,280,881 95
Liabilities on policy-holders' account	4,085,740 21
Gross surplus on policy-holders' account	
Total liabilities.....	\$32,326,622 16

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$89,968 42
Premium notes, loans or liens received during the year on old and new policies	2,860 58
Total	\$92,829 00
<i>Deductions during the year, as follows:</i>	
Notes, loans or liens;	
Used in payment of losses and claims.....	\$ 685 05
Used in purchase of surrendered policies.....	8,516 61
Voided by lapse.....	528 39
Used in payment of dividends to policy-holders.....	2,011 47
Total reduction.. ..	\$11,741 52
Balance, note assets at end of the year.....	\$81,087 48

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	6,791	\$7,595,200 00
Endowment policies.....	851	1,106,218 00
All other policies	420	558,053 0

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	9,299	\$11,165,897 00
Endowment policies.....	2,352	2,658,220 00
All other policies.....	113	207,242 00

OLD POLICIES REVIVED.

Whole life policies	51	\$56,500 00
Endowment policies	9	9,000 00
All other policies	3	2,000 00

Total number and amount.....	20,498	\$23,359,380 00
Deduct policies ceased to be in force.....	4,744	5,496,134 00
Total in force December 31, 1894.....	15,744	\$17,861,196 00

Terminated as follows:

By death.....	128	135,415 00
Maturity	1	130 00
Surrender	323	404,526 00
Lapse.....	3,879	4,249,448 00
Change and decrease	99	182,500 00
Not taken.....	514	526,115 00
Total	4,744	\$5,496,134 00

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	2,876,442	\$337,146,408 00
Endowment policies	55,252	6,762,648 00
All other policies.....	370	8,490 00

NEW POLICIES ISSUED AND REVIVED DURING THE YEAR.

Whole life policies	2,063,593	\$245,634,861 00
Endowment policies	261,360	48,572,014 00
All other policies.....	2,371	63,776 00

Total number and amount	5,259,688	\$638,188,197 00
Deduct policies ceased to be in force.....	1,700,523	214,674,026 00
Total in force December 31, 1894	3,559,165	\$423,514,171 00

Terminated as follows:

By death	57,653	\$5,612,408 00
Surrender.....	5,840	766,550 00
Lapse	1,637,030	208,295,068 00

Total	1,700,523	\$214,674,026 00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	3,426,853	\$403,516,441
Endowment policies in force	129,611	19,926,201
All other policies in force.....	2,701	71,529
Total number and amount.....	3,559,165	\$423,514,171

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	12,887	\$14,418,991 00
Endowment policies in force	2,495	2,835,208 00
All other policies in force.....	862	506,897 00
Total number and amount	15,744	\$17,861,196 00

ORDINARY BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	78	\$80,068 00
Policies issued during the year.....	124	126,000 00
Total.....	202	\$206,068 00
Deduct policies ceased to be in force.....	27	26,500 00
Policies in force in Maine, December 31, 1894.....	175	\$179,568 00
Losses and claims unpaid December 31, of the previous year.....	5	543 25
Losses and claims incurred during the year	489	53,123 76
Total.....	494	\$53,667 01
Losses and claims paid during the year.....	475	52,626 19
Premiums collected or secured without deductions.....	-	159,728 73

INDUSTRIAL BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	19,611	\$2,300,272 00
Policies issued during the year.....	18,161	2,296,009 00
Total	37,772	\$4,596,281 00
Deduct policies ceased to be in force	14,162	1,786,867 00
Policies in force in Maine, December 31, 1894.....	23,610	\$2,809,414 00

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. MCCURDY, *President.*WILLIAM J. EASTON, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions..	\$ 5,420,183 87
Cash received for renewal premiums, without deductions.	24,668,253 53
From dividends applied to purchase paid-up additions....	1,308,344 69
From surrender values applied to pay running premiums.	861,273 28
From surrender values applied to purchase paid-up insurance.....	2,742,403 00
Consideration for annuities, other than matured installment policies.....	1,132,705 35
Total premium income	\$36,123,163 82
Cash received for:	
Interest upon mortgage loans.	3,912,697 53
Interest on bonds owned, and dividends on stock.	3,794,339 45
Interest on other debts due the company ...	578,410 01
Rents for use of company's property.....	842,399 36
From all other sources, viz: contingent guarantee account	505,519 56
Total income	\$45,756,529 73
Net or ledger assets December 31, 1893	176,786,069 81
Total	\$222,542,569 54

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$11,929,794 94
Cash paid for matured endowments and additions.....	1,486,859 63
Net amount paid for losses and matured endowments....	\$13,416,654 57
Cash paid to annuitants	407,808 71
Cash dividends applied to purchase paid-up additions.....	1,308,344 69
Surrender values paid in cash	2,352,772 83
Surrender values applied to pay running premiums	861,273 28
Surrender values applied to purchase paid-up insurance.....	2,742,403 00

(Total paid policy-holders, \$21,089,257.08.)

Cash paid for:

Commission and bonuses to agents, new policies, \$3,680,109.44; renewals, \$1,916,333.66.....	\$5,596,443 10
Agency expenses.....	1,068,045 99
Medical examiners' fees and salaries, \$362,807.43; inspection of risks, \$62,302.08	425,109 51
Salaries and other compensation of officers and home office employes.....	518,571 71

Cash paid for:

Taxes on reserves, \$28,952.01; on investments, \$151,222.60	\$180,174 61
Insurance department fees and agents' licenses and municipal licenses....	302,117 57
Rent, including company's occupancy	140,000 00
Advertising, \$161,872.96; printing and stationery, \$308,142.93	530,015 89
Real estate expenses other than taxes, \$313,273.21; for legal expenses, \$214,667.29	527,940 50
The following items, viz: exchange and postage, \$171,352.67; sundries, \$298,246.60	469,596 27
Expense of New York state insurance department examination,	11,616 03
Total disbursements.....	\$30,878,891 26
Balance.....	\$191,663,698 28

(Total miscellaneous expenses, \$9,789,634.18.)

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Value of real estate exclusive of all incumbrances	\$19,427,393 18
Loans on mortgage (first liens) on real estate....	71,339,415 92
Loans secured by pledge of bonds, stocks, or other marketable collaterals	11,366,100 00
Book value of bonds and stocks owned.....	78,547,639 77
Cash in company's office.....	10,336 83
Cash deposited in banks.....	9,644,862 08
Agents' ledger balances	420,638 78
Suspense.....	440,408 52
Commuted commissions	466,908 20
Total net or ledger assets.....	\$191,663,698 28

OTHER ASSETS.

Interest due and accrued on mortgages	\$1,076,865 39
Interest due and accrued on collateral loans.....	4,075 14
Rents due and accrued on company's property or lease	99,535 92
Total	\$1,180,476 45
Market value of real estate over cost.....	2,264,340 21
Market value of bonds and stocks over book value	5,423,050 90
Payments not yet collected on annuities reported in force December 31, 1894.....	23,969 33

New Business. Renewals.

Gross premiums due and unreported on policies in force December 31, 1894.....	\$727,551 95	\$1,175,822 91
Gross deferred premiums on policies in force December 31, 1894	248,200 60	1,931,673 33
Amount of uncollected and deferred premiums, \$975,752 55	\$3,107,496 24	\$4,063,246 79
Total assets, as per books of the company	\$204,638,783 86	

ITEMS NOT ADMITTED.

Suspense	\$440,408 52
Commuted commissions	466,903 20
Agents' balances	420,638 78
Cost of collecting uncollected and deferred premiums.....	836,951 47
Total	\$2,164,901 97
Total assets less items not admitted	\$202,473,881 99

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest			\$179,802,862 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$597,252 99		
Claims for death losses and other policy claims resisted,	374,300 00		
Amounts due and unpaid on annuity claims	36,215 53		
Total policy claims		1,007,768 52	
All other liabilities of the company, viz: premiums paid in advance, \$147,731.81; under "non-forfeiture clause" of policies, \$134,202.00			281,533 81
Liabilities on policy-holders' account		\$181,092,564 33	
Gross surplus on policy-holders' account.....		21,381,317 66	
Total liabilities		\$202,473,881 99	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	219,308	\$637,726,276 00
Endowment policies.....	53,882	138,519,988 00
All other policies.....	23	248,371 00
Reversionary additions.....	-	26,372,588 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	55,152	\$143,657,867 00
Endowment policies.....	14,223	31,346,922 00
All other policies.....	405	1,195,477 00
Reversionary additions.....	-	1,999,594 00

OLD POLICIES REVIVED.

Whole life policies	8,714	\$21,547,999 00
Endowment policies.....	2,328	4,907,623 00
All other policies.....	39	99,335 00
Reversionary additions.....	-	50,560 00

OLD POLICIES INCREASED.

Whole life policies	6	\$1,923,632 00
Endowment policies.....	2	785,694 00
All other policies.....	-	203 00

OLD POLICIES CHANGED.

Whole life policies	775	\$2,075,631 00
Endowment policies.....	187	416,507 00
All other policies.....	351	1,544,843 00
Total number and amount	355,345	\$1,014,419,365 00
Deduct policies ceased to be in force....	56,830	159,708,004 00
Total in force December 31, 1894.....	298,515	\$854,710,761 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	3,374	\$11,802,877 00
Maturity	633	1,489,789 00
Expiry	240	562,605 00
Surrender	9,126	27,721,360 00
Lapse.....	24,626	62,873,450 00
Change and decrease.....	1,263	6,144,156 00
Not taken	17,568	49,114,367 00
Total.....	56,830	\$159,708,604 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	239,261	\$679,611,195 00
Endowment policies in force.....	58,889	148,237,369 00
All other policies in force.....	365	1,718,914 00
Reversionary additions	-	25,143,283 00
Total number and amount ...	298,515	\$854,710,761 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,147	\$7,560,892 00
Policies issued during the year.....	660	1,221,626 00
Total	4,807	\$8,782,518 00
Deduct policies ceased to be in force	421	606,888 00
Policies in force in Maine, December 31, 1894	4,386	\$8,175,630 00
Losses and claims incurred during the year	42	139,852 59
Losses and claims paid during the year.....	41	89,852 59
Premiums collected or secured without deductions.....	-	293,334 23

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$ 772,404 89
Cash received for renewal premiums, without deductions	4,423,561 68
Premium notes, loans, or liens taken in part payment for premiums on new policies.....	86,685 02
Premium notes, loans, or liens taken in part payment for renewal premiums.....	458,125 67
From dividends applied to pay running premiums.....	1,164,737 22
From dividends applied to purchase paid up additions and annuities	258,384 04
From surrender values applied to pay running premiums.....	17,222 01
From surrender values applied to purchase paid-up insurance and annuities.....	388,381 11
Consideration for annuities, other than matured installment policies	56,650 77
Total premium income.....	\$7,626,152 41
Cash received for:	
Interest upon mortgage loans	1,682,966 79
Interest on bonds owned, and dividends on stock.....	600,068 31
Interest on premium notes, loans or liens.....	258,587 40
Interest on other debts due the company.....	179,961 20
Discount on claims paid in advance	510 02
Rents for use of company's property	45,311 70
Total income	\$10,393,567 83
Net or ledger assets December 31, 1893	51,553,678 37
Total	\$61,947,246 20

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$3,342,167 90	
Premium notes, loans or liens used in payment of the same	138,648 62	
Cash paid for matured endowments and additions	203,532 38	
Premium notes, loans, or liens used in payment of same	4,963 16	
Net amount paid for losses and matured endowments ..		\$3,689,312 06
Cash paid to annuitants		36,511 32
Premium notes, loans or liens paid for surrendered policies and voided by lapse		242,303 35
Premium notes, loans, or liens used in payment of dividends to policy-holders		14,033 08
Cash dividends paid policy-holders		237,109 82
Cash dividends applied to pay running premiums		1,164,737 22
Cash dividends applied to purchase paid-up additions and annuities, Surrender values paid in cash		258,384 04
Surrender values applied to pay running premiums		690,083 84
Surrender values applied to purchase paid-up insurance and annuities		17,222 01
		388,331 11
(Total paid policy-holders, \$6,738,067.85.)		
-Cash paid for:		
Commission and bonuses to agents, new policies, \$383,294.68; renewals, \$391,146.84.		774,441 52
Salaries and allowances to managers and agents		18,566 55
Medical examiners' fees		81,648 26
Salaries and other compensation of officers and home office employes		169,012 53
Taxes on premiums		86,311 16
Taxes on reserves, \$13,510.26; on investments, \$118,667.59		132,177 85
Insurance department fees and agents' licenses, \$8,439.62; municipal licenses, \$2,312.12		10,751 74
Advertising, \$19,361.49; printing, \$9,038.17		28,399 66
Real estate expenses other than taxes, \$33,528.15; for legal expenses \$12,156.41		45,684 56
The following items, viz.: miscellaneous expenses		51,639 32
Profit and loss, including premiums on bonds purchased		63,681 84
Total disbursements		\$8,201,002 84
Balance		\$53,746,243 36
(Total miscellaneous expenses, \$1,399,233.15.)		

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances.....	\$1,358,631 60
Loans on mortgage (first liens) on real estate.....	30,459,371 97
Loans secured by pledge of bonds, stocks, or other marketable collaterals	2,600,500 00
Loans made in cash on this company's policies assigned as collateral,	1,957,040 26
Premium notes, loans, or liens on policies in force.....	4,343,009 19
Par value of bonds and stocks owned.....	12,146,319 91
Cash in company's office.....	121,409 00
Cash deposited in banks.....	586,207 49
Agents' ledger balances.....	7,528 65
Premiums in transit since received.....	166,321 99
Total net or ledger assets	\$53,746,243 36

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$604,858 29
Interest due and accrued on bonds and stocks.....	142,089 22
Interest due and accrued on collateral loans	53,946 39
Interest due and accrued on premium notes, loans, or liens	119,432 75
Total	\$920,326 65
Market value of bonds and stocks over par ..	381,385 00

New Business. Renewals.

Gross premiums due and unreported, on policies in force December 31, 1894	\$76,216 27	\$162,415 01
Gross deferred premiums on policies in force December 31, 1894.....	99,909 07	432,001 26
Totals.....	\$176,125 34	\$594,416 27
Deduct for collection, 45 per cent on "new" and 7 per cent on "renewals".....	79,256 41	41,609 14
Net amount of uncollected and deferred pre- miums.....	\$96,868 93	\$552,807 13
Total assets, as per books of the company		\$55,697,631 07

ITEMS NOT ADMITTED.

Agents' balances	7,528 65
Total assets less items not admitted .	\$55,690,102 42

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest.....	\$51,284,805 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$192,210 87
Claims for death losses and other policy claims resisted,	17,000 00
Total policy claims	209,210 87
Unpaid dividends of surplus, or other profits due policy-holders.....	293,824 06
All other liabilities of the company, viz: premiums paid in advance,	4,006 69
Liabilities on policy-holders' account.....	\$51,801,646 55
Gross surplus on policy-holders' account.....	3,888,455 87
Total liabilities.....	\$55,690,102 42

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31st of previous year.....	\$4,325,771 69
Premium notes, loans, or liens received during the year on new policies... ..	\$ 86,685 02
Premium notes, loans, or liens received during the year on old policies	458,125 67
Total.....	\$4,870,582 38
<i>Deductions during the year, as follows:</i>	
Notes, loans, or liens;	
Used in payment of losses and claims.....	\$143,611 78
Used in purchase of surrendered policies	212,904 35
Voided by lapse	29,399 00
Used in payment of dividends to policy-holders....	14,083 08
Redeemed by maker in cash	127,624 98
Total reduction.....	527,573 19
Balance, note assets at end of the year	\$4,343,009 19

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies	55,688	\$148,563,505 00
Endowment policies.....	17,380	41,706,019 00
All other policies.....	4,325	10,683,126 00
Reversionary additions.....	-	1,334,100 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.	8,166	\$19,808,476 00
Endowment policies	2,615	5,811,817 00
All other policies... ..	1,688	4,452,982 00

OLD POLICIES REVIVED.

Whole life policies	47	\$130,500 00
Endowment policies.....	15	35,000 00
All other policies.....	1	5,000 00

OLD POLICIES INCREASED.

Whole life policies.....	15	\$44,885 00
Endowment policies	17	18,020 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$515,771 00
Total number and amount.....	90,057	\$233,099,161 00
Deduct policies ceased to be in force.....	9,313	23,729,633 00
Total in force December 31, 1894.....	80,744	\$209,369,528 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death.....	1,091	\$3,484,733 00
Maturity	126	216,081 00
Expiry.....	797	2,242,157 00
Surrender	3,285	8,950,909 00
Lapse.....	2,409	5,306,998 00
Not taken	1,605	3,528,806 00
Total.....	9,313	\$23,729,633 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	57,939	\$152,514,661 00
Endowment policies in force.....	17,902	42,736,925 00
All other policies in force.....	4,903	12,398,300 00
Reversionary additions.....	-	1,719,642 00
Total number and amount	80,744	\$209,369,528 00

Annuity bonds in force (not included in above).....	105	43,162 00
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BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,759	\$2,874,400 00
Policies issued during the year.....	206	296,034 00
Total	1,965	3,170,434 00
Deduct policies ceased to be in force.....	105	149,146 00
Policies in force in Maine, December 31, 1894... ..	1,860	\$3,021,288 00
Losses and claims unpaid December 31st, of the previous year	4	3,325 00
Losses and claims incurred during the year.....	30	61,469 00
Total	34	\$64,794 00
Losses and claims paid during the year.....	29	54,844 00
Premiums collected or secured without deductions.....		102,305 56

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VERMONT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President*.GEORGE W. REED, *Secretary*.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 394,328 55
Cash received for renewal premiums, without deductions, 1,746,478 50	
Premium notes, loans, or liens taken in part payment for renewal premiums	212,507 64
From dividends applied to pay running premiums.....	84,836 70
From dividends applied to purchase paid-up additions and annuities.....	1,569 20
From surrender values applied to purchase paid-up insurance and annuities.....	32,881 08
Total premium income.....	\$2,472,701 82
Cash received for:	
Interest on mortgage loans	211,056 10
Interest on bonds owned, and dividends on stock.....	157,832 29
Interest on premium notes, loans, or liens.....	57,001 53
Interest on other debts due the company	20,476 00
Rents for use of company's property	12,154 96
Total income.....	\$ 2,931,332 50
Net or ledger assets December 31, 1883.....	9,132,092 05
Total.....	\$12,063,414 55

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$478,478 37
Premium notes, loans, or liens used in payment of the same	3,279 86
Cash paid for matured endowments, and additions.....	70,833 01
Net amount paid for losses and matured endowments.....	\$547,591 24
Premium notes, loans, or liens paid for surrendered policies.....	25,897 25
Cash dividends paid policy-holders.. ..	35,673 91
Cash dividends applied to pay running premiums.....	84,836 70
Cash dividends applied to purchase paid-up additions and annuities..	1,569 20
Surrender values paid in cash.. ..	478,067 89
Surrender values applied to purchase paid-up insurance and annuities	32,881 08
(Total paid policy-holders, \$1,206,607.32.)	

Cash paid for:

Commission and bonuses to agents, new policies, \$282,334.23; renewals, \$160,632.03.	\$392,966 26
Salaries and allowances to managers and agents.....	40,896 64
Medical examiners' fees.....	34,197 07
Salaries and other compensation of officers and home office employees	41,861 74
Taxes on new premiums, \$7,377.33; on renewals, \$29,140.61.....	36,517 94
Taxes on reserves, \$6,230.78; on investments, \$12,772.26.....	19,003 04
Insurance department fees and agents' licenses, \$3,468.02; muni- cipal licenses, \$578.51.....	4,046 53
Rent, including \$3,000 company's occupancy	26,801 35
Furniture, fixtures and safes for home and agency offices	8,848 10
Advertising, \$15,743.88; printing, \$10,663.50	26,407 38
Real estate expenses other than taxes, \$4,460.80; for legal expenses, \$2,669.61	7,130 51
The following items, viz.: postage, telegrams and express.....	13,983 07
Total disbursements	\$1,857,778 95
Balance	\$10,205,635 00

(Total miscellaneous expenses, \$651,171.63.)

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances	\$ 633,121 26
Loans on mortgage (first liens) on real estate	4,451,520 70
Loans secured by pledge of bonds, stocks, or other marketable col- laterals	152,216 33
Loans made in cash on this company's policies assigned as collateral,	901,155 87
Premium notes, loans, or liens on policies in force.....	237,259 65
Cost value of bonds and stocks owned.....	3,581,199 93
Cash in company's office	9,008 06
Cash deposited in banks.....	219,772 27
Agents' ledger balances....	379 53
Total net or ledger assets	\$10,205,635 00

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$150,877 04
Interest due and accrued on bonds and stocks... ..	68,528 82
Interest due and accrued on collateral loans.....	3,332 43
Interest due and accrued on premium notes, loans, or liens,	20,012 19
Interest due and accrued on other assets.....	11,597 94
Total	\$372,248 43
Market value of bonds and stocks over cost	137,821 41

*New
Business. Renewals.*

Gross premiums due and unreported on policies in force December 31, 1894.	\$110,249 75	\$216,341 51	
Gross deferred premiums on policies in force December 31, 1894	44,165 92	166,706 91	
Totals	\$154,415 67	\$383,048 42	
Deduct for collection, 20 per cent on "new" and 20 per cent on "renewals"	30,883 13	76,609 68	
Net amount of uncollected and deferred premiums	123,532 54	306,438 74	429,971 28
Total assets, as per books of the company			\$11,045,676 71

ITEMS NOT ADMITTED.

Agents' balances.		379 52	
Total assets less items not admitted.			\$11,045,297 19

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest.		\$9,216,926 10	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.	\$ 2,118 13		
Claims for death losses and other policy claims resisted.	17,000 00		
Total policy claims.		19,118 13	
Unpaid dividends of surplus, or other profits due policy-holders.		8,285 68	
All other liabilities of the company, viz: premiums paid in advance, \$614.58; unpaid surrender values of cancelled policies, \$15,791.66.		16,406 24	
Extra reserve on life rate endowment policies		354,216 54	
Liabilities on policy-holders' account.		\$9,614,962 69	
Gross surplus on policy-holders' account		1,430,334 50	
Total liabilities.			\$11,045,297 19
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.	\$ 217,579 14		
Estimated surplus accrued on all other policies, 1,213,134 88			

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.	\$206,319 60		
Premium notes, loans, or liens received during the year on old policies	212,507 64		
Total			\$418,827 24

Deductions during the year, as follows:

Notes, loans, or liens;	
Used in payment of losses and claims.....	\$ 3,279 86
Used in purchase of surrendered policies.....	25,697 25
Redeemed by maker in cash.....	132,390 48
Total reduction....	161,567 59
Balance, note assets at end of the year.....	\$257,259 65

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies	18,614	\$46,303,894 00
Endowment policies.....	9,509	14,617,291 00
All other policies ..	221	646,100 00
Reversionary additions	-	65,328 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4,872	\$10,836,326 00
Endowment policies.....	1,623	2,971,970 00
All other policies.....	243	710,750 00

OLD POLICIES REVIVED.

Whole life policies.....	45	\$107,000 00
Endowment policies.....	24	32,500 00
All other policies.....	1	5,000 00

OLD POLICIES INCREASED.

Whole life policies	-	\$3,000 00
Endowment policies	-	500 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$2,870 00
Total number and amount	35,157	\$76,402,529 00
Deduct policies ceased to be in force	4,971	11,426,579 00
Total in force December 31, 1894	30,186	\$64,975,950 00

Terminated as follows:

	Number.	Amount.
By death	224	\$477,925 00
Maturity	43	64,333 00
Expiry	62	157,000 00
Surrender	1,642	3,753,541 00
Lapse	1,912	4,298,000 00
Change and decrease	43	330,601 00
Not taken	1,045	2,345,179 00
Total	4,971	\$11,426,579 00

	Number.	Amount.
Whole life policies in force	20,119	\$48,846,026 00
Endowment policies in force	9,710	15,062,531 00
All other policies in force	357	1,004,750 00
Reversionary additions.....	-	62,643 00
Total number and amount	30,186	\$64,975,950 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	315	\$480,122 00
Policies issued during the year.....	82	190,500 00
Total.....	397	\$670,622 00
Deduct policies ceased to be in force.....	33	36,500 00
Policies in force in Maine, December 31, 1894.....	364	\$634,122 00
Losses and claims incurred during the year.....	2	6,750 56
Losses and claims paid during the year.....	2	6,750 56
Premiums collected or secured without deductions.....	-	22,049 91

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President*.S. F. TRULL, *Secretary*.

INCOME:

Cash received for premiums on new policies, without deductions	\$ 220,815 87
Cash received for renewal premiums, without deductions, 1,041,983 85	
Premium notes, loans or liens taken in part payment for premiums on new policies.....	100,916 00
Premium notes, loans or liens taken in part payment for renewal premiums.	676,644 29
From distributions applied to pay running premiums.....	464,487 88
From distributions applied to purchase paid-up additions and annuities	17,311 85
From surrender values applied to purchase paid-up insurance.....	48,396 65
Total premium income.....	\$3,078,506 39
Cash received for:	
Interest on mortgage loans	198,338 58
Interest on bonds owned, and dividends on stock.....	650,868 96
Interest on premium notes, loans or liens.....	66,878 42
Interest on other debts due the company	114,432 81
Rents for use of company's property	75,554 35
From all other sources, viz: balance of profit and loss account.....	18,061 02
Total income	\$4,203,640 53
Net or ledger assets December 31, 1893	22,384,384 52
Total	\$26,588,505 05

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions....	\$1,402,428 05
Premium notes, loans or liens used in payment of the same.....	44,413 95
Cash paid for matured and discounted endowments and additions	233,969 94
Premium notes, loans or liens used in payment of same ...	10,171 06
Net amount paid for losses and matured and discounted endowments	\$1,690,983 00
Premium notes, loans or liens paid for surrendered policies and voided by lapse.....	62,446 02
Premium notes, loans or liens used in payment of dividends to policy-holders.....	9,110 85

Cash distributions paid policy-holders.	39,576 97
Cash distributions applied to pay running premiums.....	464,487 88
Cash distributions applied to purchase paid-up additions.....	17,311 85
Surrender values paid in cash	496,530 65
Surrender values applied to purchase paid-up insurance and annuities	48,396 65

(Total paid policy-holders, \$2,828,943.97.)

Cash paid for:

Commission to agents, new policies, \$109,404.28; renewals, \$121,806.30.	231,210 58
Salaries and allowances to managers and agents.....	21,568 80
Medical examiners' fees	17,717 23
Salaries and other compensation of officers and home office employees	107,083 33
Taxes on premiums	25,854 97
Taxes on reserves, \$22,651.19; on investments, \$16,559.62.....	39,210 81
Insurance department fees and agents' licenses, \$7,173.32; municipal licenses, \$560.03... ..	7,733 35
Rent	16,159 19
Accrued interest on investments purchased during the year....	5,012 99
Furniture, fixtures and safes for home and agency offices	5,047 88
Advertising, \$23,143.96; printing, \$8,592.80	\$31,736 76
Real estate expenses other than taxes, \$27,187.94; for legal expenses, \$5,613.74... ..	32,801 68
The following items, viz: stationery, postage, telegraph and telephone service, traveling expenses, express, light and all incidental expenses.....	63,806 30

Total disbursements..... \$3,433,897 84

Balance \$23,154,607 21

(Total miscellaneous expenses, \$599,940.88.)

Invested in the following :

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$1,824,292 98
Loans on mortgage (first liens) on real estate.	4,181,008 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	1,626,639 78
Loans made in cash on this company's policies assigned as collateral, Premium notes, loans, or liens on policies in force.....	112,784 36
Cost value of bonds and stocks owned.	869,180 94
Cash deposited in banks.....	13,892,869 72
	647,831 43
Total net or ledger assets	<u>\$23,154,607 21</u>

OTHER ASSETS.

Interest due and accrued on mortgages... ..	\$61,808 77
Interest due and accrued on bonds and stocks	123,116 28
Interest due and accrued on collateral loans.....	12,566 89
Interest due and accrued on premium notes, loans or liens	20,884 45
Rents due and accrued on company's property or lease....	12,676 25
Total	<u>\$ 231,042 64</u>
Market value of bonds and stocks over cost.....	678,219 64

New Business. Renewals.

Gross premiums due and unreported on policies in force December 31, 1894, \$23,628 24 \$206,570 79 \$236,199 03	
Deduct for collection 10 per cent.....	23,619 90
Net amount of uncollected and deferred premiums.....	\$212,579 13
Total assets, as per books of the company.....	\$24,276,448 62

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent. interest	\$22,082,126 35
Claims for death losses due and unpaid.....	\$48,563 00
Claims for matured endowments due and unpaid.....	20,708 00
Total policy claims.....	69,271 00
Unpaid distributions of surplus, or other profits due policy-holders...	116,002 50
Liabilities on policy-holders' account	\$22,217,389 94
Gross surplus on policy-holders' account	2,059,048 68
Total liabilities.	\$24,276,448 62

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$905,073 50
Premium notes, loans or liens received during the year on new policies....	\$109,916 00
Premium notes, loans or liens received during the year on old policies.....	676,644 29
	786,560 29
Total	\$1,691,633 79
<i>Deductions during the year, as follows:</i>	
Notes, loans or liens;	
Used in payment of losses and claims	\$54,585 01
Used in purchase of surrendered policies.....	20,098 95
Voided by lapse	42,347 07
Used in payment of distributions to policy-holders...	9,110 95
Redeemed by maker in cash	696,310 87
Total reduction.....	822,452 85
Balance, note assets at end of the year.....	\$869,180 94

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.	8,758	\$25,687,064 00
Endowment policies.....	22,862	65,256,389 00
All other policies	536	1,485,566 00

NEW POLICIES ISSUED DURING THE YEAR.

Endowment policies.....	3,831	10,269,350 00
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OLD POLICIES REVIVED.

Whole life policies.....	11	33,099 00
Endowment policies.....	20	50,572 00

OLD POLICIES INCREASED.

Whole life policies.....	-	\$122,997 00
Endowment policies.....	1	528,470 00

ADDITIONS BY DIVIDENDS.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	-	\$ 8,865 00
Endowment policies	-	37,057 00
Total number and amount	36,019	\$108,479,229 00
Deduct policies ceased to be in force	3,023	9,610,842 00
Total in force December 31, 1894	32,996	\$98,868,387 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	445	\$1,350,754 00
Maturity	98	240,899 00
Expiry	81	213,000 00
Surrender	1,160	3,059,974 00
Lapse	776	1,940,044 00
Change and decrease	1	1,644,671 00
Not taken.....	462	1,161,500 00
Total	3,023	\$9,610,842 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	8,426	\$24,633,118 00
Endowment policies in force	24,120	67,983,256 00
All other policies in force	450	1,252,013 00
Total number and amount	32,996	\$98,868,387 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,854	\$3,196,647 00
Policies issued during the year.....	199	329,720 00
Total.....	2,053	\$3,526,367 00
Deduct policies ceased to be in force.....	126	229,245 00
Policies in force in Maine December 31, 1894.....	1,927	\$3,297,122 00
Losses and claims unpaid December 31st of the previous year	4	7,110 00
Losses and claims incurred during the year	36	71,108 00
Total.....	40	\$78,218 00
Losses and claims paid during the year.....	32	72,759 00
Premiums collected or secured without deductions.....		94,504 21

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. MCCALL, *President.*CHARLES C. WHITNEY, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$ 5,986,275 67	
Cash received for renewal premiums, without deductions	21,589,816 71	
Premium notes, loans, or liens taken in part payment for renewal premiums	358,367 31	
From dividends applied to pay running premiums.....	314,021 29	
From dividends applied to purchase paid-up additions and annuities.....	301,718 47	
From surrender values applied to pay running premiums.....	88,043 04	
Consideration for annuities, other than matured installment policies.....	871,721 23	
Total.....	\$29,459,963 72	
Deduct amount paid for re-insurance, new business, \$10,686.95; renewals, \$37,878.45.....	48,577 40	
Total premium income		\$28,411,386 32
Cash received for:		
Interest upon mortgage loans.....	1,464,837 93	
Interest on bonds owned, and dividends on stock.....	4,517,575 53	
Interest on premium notes, loans, or liens.....	188,079 29	
Interest on other debts due the company.....	215,575 51	
Rents for use of company's property.....	663,680 27	
From all other sources, viz.: deposits on account trust policies.....	22,178 68	
Total income		\$36,483,313 53
Net or ledger assets, December 31, 1898.....		138,571,211 59
Total.....		\$175,054,525 12

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$8,220,096 01	
Premium notes, loans, or liens used in payment of the same	23,512 50	
Cash paid for matured endowments and additions.....	1,416,513 88	
Premium notes, loans, or liens used in payment of same	1,569 60	
Total.....	\$9,661,691 39	
Deduct amount received for losses or claims on policies re-insured.....	15,000 00	
Net amount paid for losses and matured endowments....		\$9,646,691 39

Cash paid to annuitants.....	\$1,396,314 48
Premium notes, loans, liens paid for surrendered policies and voided by lapse.....	136,495 64
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	672 37
Cash dividends paid policy-holders.....	1,065,342 57
Cash dividends applied to pay running premiums.....	314,021 29
Cash dividends applied to purchase paid-up additions and annuities, Surrender values paid in cash.....	301,718 47
Reserve values paid on matured deferred dividend policies (only the profits on such are included as dividends).....	1,480,768 54
Surrender values applied to purchase paid-up insurance and annuities.....	38,043 04
Instalments paid on trust policies.....	1,279,094 70
(Total paid policy-holders, \$15,665,008.06)	5,840 57
Cash paid for:	
Commission and bonuses to agents.....	4,715,838 07
Salaries to managers and clerks at branch offices.....	672,090 60
Medical examiners' fees, \$477,760.18; inspection of risks, \$82,288.66.....	560,048 84
Salaries and other compensation of officers and home office employees.....	765,106 07
Taxes on premiums, \$167,420.52; State, city and county tax, \$156,262.03.....	358,247 61
Taxes on reserves, \$12,744.78.....	
Insurance department fees and agents' licenses, \$21,820.28.....	
Rent, including \$130,730, company's occupancy.....	290,173 69
All other expenses.....	1,122,851 62
Total disbursements.....	\$24,139,429 56
Balance.....	150,915,095 56
(Total miscellaneous expenses, \$8,474,426.50.)	

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Book value of real estate exclusive of all incumbrances.....	\$14,675,478 98
Loans on mortgage (first liens) on real estate.....	26,349,724 84
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	579,922 00
Loans made in cash on this company's policies assigned as collateral.....	3,205,980 99
Premium notes, loans, or liens on policies in force.....	1,025,871 94
Book value of bonds and stocks owned.....	99,029,047 78
Cash in company's office.....	107,109 78
Cash deposited in banks.....	5,385,312 91
Agents' ledger balances.....	556,646 34
Total net or ledger assets.....	\$150,915,095 56

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$409,563 97	
Interest due and accrued on bonds and stocks	871,316 98	
Interest due and accrued on collateral loans	406 67	
Interest due and accrued on other assets, policy loans..	92,918 98	
Rents due and accrued on company's property or lease,	81,456 48	
Total.....		\$1,405,663 08
Market value of bonds and stocks over book value.....		4,676,260 89

New Business.

Renewals.

Gross premiums due and unreported on policies in force December 31, 1894.....	\$1,585,907 50	\$2,965,951 67	
Gross deferred premiums on policies in force December 31, 1894.....	492,682 00	1,919,706 00	
Totals.....	\$2,078,589 50	\$4,885,657 67	
Deduct for collection, 20 per cent. on "new" and on "renewals".....	415,717 90	977,131 53	
Net amount of uncollected and deferred premiums	1,662,871 60	3,908,526 14	
			5,571,897 74
Total assets, as per books of the company....			\$162,568,417 37

ITEMS NOT ADMITTED.

Agents' balances.....	\$556,646 34
Total assets less items not admitted.....	\$162,011,770 98

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the actuaries' table of mortality, with four per cent interest.....	\$138,634,619 00
Deduct net value of risks re-insured.....	214,431 00
Net re-insurance reserve	\$138,620,188 00
Additional policy reserve, voluntarily set aside by the company	\$1,000,000 00
Real estate sinking fund, voluntarily created in 1894....	200,000 00
Claims for matured endowments due and unpaid.....	130,581 96
Claims for death losses in process of adjustment or adjusted and not due.....	1,325,754 13
Claims for death losses and other policy claims resisted	44,000 00
Amounts due and unpaid on annuity claims	50,046 53
Total policy claims	1,550,382 62
Unpaid dividends of surplus, or other profits due policy-holders	147,437 C7
All other liabilities of the company, viz: premiums paid in advance, Amount of trust fund held by the company payable to beneficiaries by instalments	157,415 68
	87,039 83
Liabilities on policy-holders' account	\$141,762,463 20
Gross surplus on policy-holders' account.	20,249,307 73
Total liabilities.....	\$162,011,770 98
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies	\$15,000,000 00
Estimated surplus accrued on all other policies.....	5,249,307 73

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year	\$1,075,440 32	
Premium notes, loans, or liens received during the year on new policies.....		358,867 31
Premium notes, loans, or liens received during the year on old policies		
Total		\$1,433,807 63
Deductions during the year, as follows:		
Notes, loans, or liens;		
Used in payment of losses and claims	\$25,081 50	
Used in purchase of surrendered policies.....	89,591 60	
Voided by lapse	46,904 04	
Used in payment of dividends to policy-holders ..	672 37	
Redeemed by maker in cash	245,686 18	
Total reduction.....		407,935 69
Balance, note assets at end of the year		\$1,025,871 94

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	192,912	\$574,823,400 00
Endowment policies	55,878	170,555,922 00
All other policies.	5,086	29,250,180 00
Reversionary additions	-	4,527,176 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	67,384	\$163,480,172 00
Endowment policies	13,226	32,951,724 00
All other policies..	112	2,159,478 00

OLD POLICIES REVIVED.

Whole life policies	436	1,148,289 00
Endowment policies	126	267,149 00
All other policies.....	40	69,439 00

OLD POLICIES INCREASED.

Whole life policies.....	-	\$ 107,430 00
All other policies.....	-	5,935,171 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	416,540 00
Total number and amount.....	335,200	\$985,702,070 00
Deduct policies ceased to be in force.	57,600	172,407,910 00
Total in force December 31, 1894	277,600	\$813,294,160 00

Terminated as follows:

By death	2,565	\$8,282,508 00
Maturity	454	1,426,637 00
Expiry	128	1,524,337 00
Surrender	5,362	18,359,576 00
Lapse.....	33,053	85,777,205 00
Change and decrease	-	10,450,110 00
Not taken	16,088	46,587,537 00
Total.....	57,600	\$172,407,910 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	212,671	\$597,767,069 00
Endowment policies in force	59,422	175,391,172 00
All other policies in force.....	5,507	35,593,832 00
Reversionary additions.....	-	4,542,087 00
Total number and amount....	277,600	\$813,294,160 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,813	\$3,116,235 00
Policies issued during the year	256	481,783 00
Total.....	2,069	\$3,598,068 00
Deduct policies ceased to be in force.....	208	396,620 00
Policies in force in Maine, December 31, 1894	1,861	\$3,201,448 00
Losses and claims unpaid December 31st of the previous year	8	6,319 23
Losses and claims incurred during the year.	22	70,806 03
Total.....	30	77,125 26
Losses and claims paid during the year....	27	74,125 26
Premiums collected or secured without deductions.....		110,006 87

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1853.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions.....	\$1,265,512 24
Cash received for renewal premiums, without deductions.....	10,023,617 31
Premium notes, loans, or liens taken in part payment for renewal premiums.....	99,319 18
From dividends applied to pay running premiums.....	765,039 52
From dividends applied to purchase paid-up additions and annuities.....	174,380 59
From surrender values applied to pay running premiums.....	6,498 47
From surrender values applied to purchase paid-up insurance and annuities.....	406,148 04
Consideration for annuities, other than matured installment policies.....	13,155 73
Total premium income	\$12,758,666 08
Cash received for:	
Interest on mortgage loans	2,910,840 06
Interest on bonds owned	278,484 99
Interest on premium notes, loans, or liens	38,414 71
Interest on other debts due the company	190,888 57
Discount on maturing endowments paid in advance.....	1,638 10
Rents for use of company's property.	70,618 18
From all other sources, viz.: profit and loss account	16,485 35
Total income	\$16,266,041 02
Net or ledger assets December 31, 1893.....	61,441,625 63
Total	\$77,707,666 65

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$2,658,279 16
Premium notes, loans, or liens used in payment of the same.....	21,214 89
Cash paid for matured endowments and additions....	404,292 92
Premium notes, loans, or liens used in payment of same,	9,365 64
Net amount paid for losses and matured endowments.....	\$3,093,152 11
Cash paid to annuitants.....	1,912 86
Premium notes, loans, liens paid for surrendered policies.....	4,387 93

Premium notes, loans, or liens used in payment of dividends to policy-holders.....	\$ 69,890 82
Cash dividends paid policy-holders	252,014 17
Cash dividends applied to pay running premiums.....	765,039 52
Cash dividends applied to purchase paid-up additions.....	174,380 59
Surrender values paid in cash	377,742 38
Surrender values applied to pay running premiums.....	6,498 47
Surrender values applied to purchase paid-up insurance.....	406,143 04
(Total paid policy-holders, \$5,151,161.78.)	

Cash paid for:	
Commission to agents	\$1,382,189 35
Salaries and traveling expenses of managers of agencies and special agents.....	28,091 50
Medical examiners' fees and salaries of medical directors.....	103,514 43
Salaries of officers and home office employes, exclusive of medical and law departments.....	212,439 68
Taxes on new premiums and on renewals.....	163,918 44
Taxes on reserves and on investments	
Insurance department fees and agents' and municipal licenses	
Furniture, fixtures, and safes for home and agency offices....	8,369 79
Advertising.....	6,013 75
Real estate expenses other than taxes, \$19,031.36; for legal expenses, \$58,344.08.....	77,875 44
The following items, viz.: supplies, postage, exchanges, loans, abstract, building and other expenses.....	267,584 52
Premium on bonds bought	80,250 24
Total disbursements	\$7,480,906 92
Balance..	\$70,226,757 78
(Total miscellaneous expenses, \$2,329,747.14.)	

Invested in the following:

ASSETS.

As PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$1,183,409 12
Loans on mortgage (first liens) on real estate.....	55,846,691 09
Loans made in cash on this company's policies assigned as collateral,	78,820 00
Premium notes, loans, or liens on policies in force	467,540 42
Cost value of bonds owned	7,170,985 00
Cash in company's office	142,943 17
Cash deposited in banks	5,313,047 63
Agents' ledger balances....	23,341 31
Total net or ledger assets.....	\$70,226,757 78

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$1,087,383 59	
Interest due and accrued on loans to policy-holders, secured by assignment of policies.	108 07	
Interest due and accrued on premium notes, loans or liens.....	16,500 81	
Rents due and accrued on company's property or lease...	10,050 87	
Total		\$1,064,088 44
Market value of bonds and stocks over par.....		550,080 83

New Business. Renewals.

Gross premiums due and unreported on poli- cies in force December 31, 1894.....	\$294,482 00	\$421,083 00	
Gross deferred premiums on policies in force December 31, 1894.....	121,814 00	960,843 00	
Totals.....	\$416,296 00	\$1,381,926 00	
Deduct for collection 50 per cent. on "new" and 6 per cent. on "renewals"... ..	208,148 00	82,915 56	
Net amount of uncollected and deferred premiums.....	208,148 00	1,298,010 44	1,507,158 44
Total assets, as per books of the company			\$73,348,085 44

ITEMS NOT ADMITTED.

Agents' balances.....	23,341 81
Total assets, less items not admitted	\$73,324,694 13

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries Table of Mortality, with four per cent interest.....	\$58,642,821 00
Reserve for paid-up insurance claimable and for annuities	70,227 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$282,244 48
Claims for death losses and other policy claims resisted..	61,200 00
Total policy claims	343,444 46
Unpaid dividends of surplus, or other profits due policy-holders.....	110,085 75
All other liabilities of the company, viz: premiums paid in advance, \$7,000.00; accrued commissions, estimated, \$5,000.00.....	12,000 00
Liabilities on policy-holders' account	\$59,178,578 19
Gross surplus on policy-holders' account	14,146,115 94
Total liabilities.....	\$73,324,694 13

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$476,096 97
Premium notes, loans or liens received during the year...	114,898 88
Total	\$590,995 00

Deductions during the year, as follows:

Notes, loans or liens;		
Used in payment of losses and matured endowments,	\$30,580	03
Used in purchase of surrendered policies.....	4,387	93
Used in payment of dividends to policy-holders.....	69,890	82
Redeemed by maker in cash, \$17,454.06; by new notes,		
\$1,142.59.....	18,596	65
Total reduction..		\$123,455 43
Balance, note assets at end of the year.....		\$467,540 42

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	109,884	\$262,968,458 00
Endowment policies	25,978	57,668,754 00
All other policies.....	548	4,515,735 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	15,024	\$33,391,431 00
Endowment policies.....	5,236	11,897,406 00
All other policies.....	517	1,549,355 00

OLD POLICIES REVIVED.

Whole life policies	321	\$333,781 00
Endowment policies	90	268,800 00
All other policies	-	1,000 00

OLD POLICIES INCREASED.

Whole life policies.....	59	
Endowment policies.....	2	
All other policies	8	128,784 00

ADDITIONS BY DIVIDENDS.

Whole life policies	-	\$149,826 00
Endowment policies	-	89,156 00
All other policies.....	-	2,126,800 00
Total number and amount	157,667	\$375,589,267 00
Deduct policies ceased to be in force.....	12,767	34,891,698 00
Total in force December 31, 1894	144,900	\$340,697,569 00

Terminated as follows:

By death.....	1,130	2,743,491 00
Maturity	253	421,562 00
Expiry	294	2,963,284 00
Surrender	2,938	4,862,602 00
Lapse.....	5,780	12,528,636 00
Change and decrease	-	4,676,263 00
Not taken.....	2,372	6,575,480 00
Total	12,767	\$34,891,698 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	115,566	\$272,298,834 00
Endowment policies in force	23,712	63,618,347 00
All other policies in force.....	622	4,785,388 00
Total number and amount	144,900	\$340,697,569 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,230	\$1,876,370 00
Policies issued during the year.....	227	394,886 00
Total.....	1,457	\$2,271,256 00
Deduct policies ceased to be in force.....	151	254,591 00
Policies in force in Maine, December 31, 1894.....	1,306	\$2,016,665 00
Losses and claims incurred during the year	12	14,400 00
Losses and claims paid during the year.....	12	14,400 00
Premiums collected or secured without deductions.....	-	74,421 91

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PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions	\$ 535,587 16	
Cash received for renewal premiums, without deductions	3,540,133 66	
Premium notes, loans, or liens taken in part payment for premiums on new policies	19,219 00	
Premium notes, loans, or liens taken in part payment for renewal premiums	148,068 63	
From dividends applied to pay running premiums	685,521 86	
From dividends applied to purchase paid up additions and annuities	64,759 16	
From surrender values applied to purchase paid-up insurance and annuities	205,042 00	
Consideration for annuities, other than matured installment policies	20,272 16	
Total	\$5,218,623 68	
Deduct amount paid for re-insurance	2,630 39	
Total premium income	\$5,215,993 24	
Cash received for:		
Interest on mortgage loans	571,865 21	
Interest on bonds owned, and dividends on stock	328,177 39	
Interest on premium notes, loans or liens	55,686 58	
Interest on collateral loans	164,896 76	
Interest on general account	14,295 58	
Rents for use of company's property	43,729 82	
Profits on sales of bonds or stocks, \$7,988.77; real estate, \$312.59; all other, \$1,289.10	9,600 46	
Total income	\$ 6,402,246 94	
Net or ledger assets December 31, 1893	21,718,951 30	
Total	\$28,121,198 24	

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$1,474,550 80	
Premium notes, loans or liens used in payment of the same	34,867 82	
Cash paid for matured endowments and additions	178,474 68	
Premium notes, loans, or liens used in payment of same	1,914 82	
Cash paid for sum falling due during the year on installment policies	9,700 00	
Total	\$1,699,607 62	
Deduct amount received for losses or claims on policies re-insured	20,000 00	
Net amount paid for losses and matured endowments ..	\$1,679,607 62	
Cash paid to annuitants	10,458 82	
Premium notes, loans or liens paid for surrendered policies and voided by lapse	80,420 56	
Premium notes, loans, or liens used in payment of dividends to policy-holders	85,445 24	
Cash dividends paid policy-holders	1,271 92	
Cash dividends applied to pay running premiums, and accumulated,	568,804 70	
Cash dividends applied to purchase paid-up additions and annuities,	64,759 16	
Surrender values paid in cash	380,068 70	
Surrender values applied to pay running premiums		
Surrender values applied to purchase paid-up insurance and annuities	205,042 00	
(Total paid policy-holders, \$3,105,873.72.)		
Cash paid for:		
Commission and bonuses to agents, new policies, \$258,407.17; renewals, \$229,189.04	487,596 21	
Salaries and allowances to managers and agents	71,147 38	
Medical examiners' fees and inspection of risks	45,266 67	
Salaries and other compensation of officers and home office employes	104,735 31	
Taxes on new premiums and on renewals	95,871 45	
Taxes on investments	63,724 80	
Rent	32,862 64	
Furniture, fixtures, and safes for home and agency offices	1,297 09	
Advertising, \$13,633.87; printing, \$9,661.66	23,295 53	
Real estate expenses other than taxes, \$18,153.74; for legal expenses \$10,888.60	29,042 34	
The following items, viz.: postage, home office expenses and fire insurance	31,317 35	
Total disbursements	\$4,097,062 59	
Balance	\$24,024,165 65	
(Total miscellaneous expenses, \$991,153.87.)		

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$1,432,650 76
Loans on mortgage and ground rents (first liens) on real estate	10,782,443 78
Loans secured by pledge of bonds, stocks, or other marketable collaterals	2,110,834 77
Loans made in cash on this company's policies assigned as collateral,	1,387,412 00
Premium notes, loans, or liens on policies in force.....	769,011 63
Cost value of bonds and stocks owned.....	7,117,788 06
Cash in company's office.....	7,257 82
Cash deposited in banks.....	263,300 00
Bills receivable for premiums mainly secured by reserve on poli- cies.....	68,870 11
Agents' ledger balances.....	7,292 83
Bills receivable secured by collateral.....	83,646 70
Total net or ledger assets, as per balance above.....	\$24,087,608 45
Deduct depreciation from cost of assets, to bring same to market value	13,442 80
Total net or ledger assets, less depreciation	\$24,024,165 65

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$258,182 06
Interest due and accrued on collateral loans	14,814 45
Interest due and accrued on bank deposits.....	2,719 61
Rents due and accrued on company's property or lease,	10,623 14
Total	\$276,339 25
Market value of bonds and stocks over cost	17,006 45

New Business. Renewals.

Gross premiums due and unreported, on policies in force December 31, 1894	\$91,397 33	\$234,369 39
Gross deferred premiums on policies in force December 31, 1894.....	52,628 94	356,299 56
Totals.....	\$144,026 27	\$590,668 97
Deduct for collection, 50 per cent on "new" and 5 per cent on "renewals".....	72,013 14	24,583 45
Net amount of uncollected and deferred pre- miums.....	\$72,013 13	\$561,185 52
Total assets, as per books of the company		\$633,148 65
		\$24,960,660 00

ITEMS NOT ADMITTED.

Agents' balances	\$7,292 83
Bills receivable.....	152,516 81
Total.....	159,809 64
Total assets less items not admitted	\$24,800,850 36

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest.....	\$21,715,117 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$118,440 00
Claims for death losses and other policy claims resisted,	10,000 00
Total policy claims	128,440 00
Unpaid dividends of surplus, or other profits due policy-holders.....	58,954 62
All other liabilities of the company, viz: premiums paid in advance, Scrip outstanding.....	10,565 76
	8,630 00
Liabilities on policy-holders' account.....	\$21,921,707 58
Gross surplus on policy-holders' account.....	2,579,142 98
Total liabilities.....	\$24,500,850 56
Actual surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies..	\$1,095,743 42

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31st of previous year.....	\$699,565 30
Premium notes, loans, or liens received during the year on new policies... ..	\$ 19,219 00
Premium notes, loans, or liens received during the year on old policies	264,378 07
	283,597 07
Total.....	\$983,162 37
<i>Deductions during the year, as follows:</i>	
Notes, loans, or liens;	
Used in payment of losses and claims.....	\$ 36,882 14
Used in purchase of surrendered policies.....	32,243 18
Voided by lapse	48,177 38
Used in payment of dividends to policy-holders....	85,445 24
Redeemed by maker in cash	11,402 80
Total reduction.....	214,150 74
Balance, note assets at end of the year	\$769,011 63

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1895.

	Number.	Amount.
Whole life policies	30,948	\$84,312,499 00
Endowment policies.....	14,821	34,469,967 00
All other policies.....	1,716	4,917,700 00
Reversionary additions.....	-	587,552 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.	5,286	\$12,778,761 00
Endowment policies	2,011	4,684,948 00
All other policies... ..	360	1,292,850 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	443	\$811,703 00
Endowment policies.....	337	337,401 00
All other policies.....	776	2,119,656 00
Reversionary additions.....	-	2,100 00

OLD POLICIES INCREASED.

Whole life policies.....	23	\$121,500 00
Endowment policies.....	6	37,000 00
All other policies.....	1	3,000 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$114,881 00
Total number and amount.....	56,728	\$146,591,518 00
Deduct policies ceased to be in force.....	7,177	20,064,443 00
Total in force December 31, 1894.....	49,551	\$126,537,075 00

Terminated as follows:

By death.....	536	\$1,611,525 00
Maturity.....	86	170,389 00
Expiry.....	234	746,250 00
Surrender.....	1,376	3,634,705 00
Lapse.....	3,567	9,541,970 00
Change and decrease.....	35	688,064 00
Not taken.....	1,343	3,661,550 00
Total.....	7,177	\$20,064,443 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	32,278	\$35,405,044 00
Endowment policies in force.....	13,244	34,794,273 00
All other policies in force.....	2,031	5,636,377 00
Reversionary additions.....	-	651,381 00
Total number and amount.....	49,551	\$126,537,075 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	854	\$1,340,350 00
Policies issued during the year.....	88	136,150 00
Total.....	942	1,470,500 00
Deduct policies ceased to be in force.....	92	144,000 00
Policies in force in Maine, December 31, 1894....	850	\$1,326,500 00
Losses and claims unpaid December 31st, of the previous year.....	1	1,000 00
Losses and claims incurred during the year.....	7	11,500 00
Total.....	8	\$12,500 00
Losses and claims paid during the year.....	7	10,000 00
Premiums collected or secured without deductions.....		54,851 03

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JONATHAN B. BUNCE, *President*. CHARLES H. LAWRENCE, *Secretary*.

INCOME.

Cash received for premiums on new policies, without deductions.. .. .	\$ 287,205 53
Cash received for renewal premiums, without deductions.	757,562 67
From dividends applied to pay running premiums.....	117,860 61
From dividends applied to purchase paid-up additions and annuities	22,306 72
From surrender values applied to pay running premiums.	7,588 17
From surrender values applied to purchase paid-up insurance and annuities.....	4,854 00
Consideration for annuities, other than matured installment policies.....	1,188 00
Total.....	\$1,198,560 70
Deduct amount paid for re-insurance, new business, \$1,397.70; renewals, \$4,390.26	5,787 96
Total premium income	\$1,192,772 74
Cash received for:	
Interest on mortgage loans... .. .	344,124 08
Interest on bonds owned, and dividends on stock.	120,084 21
Interest on premium notes, loans or liens... .. .	34,828 29
Interest on other debts due the company	15,112 29
Discount on claims paid in advance	678 92
Rents for use of company's property.....	35,387 60
Profits on sales of real estate	6,293 13
Total income	\$1,749,231 21
Net or ledger assets December 31, 1893	9,781,569 80
Total	\$11,530,800 51

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$612,376 07
Premium notes, loans or liens used in payment of the same.....	31,622 54
Cash paid for matured endowments and additions.....	159,558 86
Premium notes, loans or liens used in payment of same..	3,602 64
Net amount paid for losses and matured endowments....	\$907,160 11
Cash paid to annuitants	1,875 00
Premium notes, loans or liens paid for surrendered policies and voided by lapse	15,487 56
Premium notes, loans or liens used in payment of dividends to policy-holders....	803 91

Cash dividends paid policy-holders.....	761 98
Cash dividends applied to pay running premiums.....	117,890 61
Cash dividends applied to purchase paid-up additions and annuities,	22,306 72
Surrender values paid in cash	109,356 26
Surrender values applied to pay running premiums	7,588 17
Surrender values applied to purchase paid-up insurance and annuities,	4,854 00

(Total paid policy-holders, \$1,067,556.27.)

Cash paid for:

Commission and bonuses to agents.....	215,536 67
Salaries and allowances to managers and agents.....	60,340 33
Medical examiners' fees, \$27,523.43; inspection of risks, \$4,514.00..	32,037 43
Salaries and other compensation of officers and home office employees.....	58,750 64
Taxes on new premiums and on renewals.....	7,694 58
Taxes on reserves, \$23,962.06; on investments, \$17,340.79	41,322 85
Insurance department fees and agents' licenses, \$4,280.06; municipal licenses, \$1,127.00	5,407 14
Rent	18,185 40
Furniture, fixtures and safes for home and agency offices... ..	1,216 10
Advertising, \$14,875.71; printing, \$11,372.70.....	26,248 41
Real estate expenses other than taxes, \$18,905.55; for foreclosure, \$1,147.28	19,952 83
The following items, viz: exchange, \$812.22; postage, \$6,800.50.	7,613 02
Legal expenses, \$7,304.84; sundry expenses, \$12,760.50.....	20,065 34
Balance of profit and loss account.....	9,101 96

Total disbursements..... \$1,611,538 97

Balance..... \$9,919,261 54

(Total miscellaneous expenses, \$27,678.36.)

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$ 939,692 77
Loans on mortgage (first liens) on real estate.....	5,633,539 50
Loans secured by pledge of bonds, stocks, or other marketable collaterals	5,600 00
Loans made in cash on this company's policies assigned as collateral,	142,493 60
Premium notes, loans or liens on policies in force	558,770 01
Cost value of bonds and stocks owned.....	2,262,538 71
Cash in company's office.....	198 93
Cash deposited in banks.....	376,378 02
Total net or ledger assets.....	<u>\$9,919,261 54</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$123,927 11
Interest due and accrued on premium notes, loans or liens	4,701 62
Total	<u>\$128,628 73</u>
Market value of bonds and stocks over cost	51,722 29

New Business. Renewals.

Gross premiums due and unreported on policies		
in force December 31, 1894.....	\$45,080 74	\$38,132 97
Gross deferred premiums on policies in force		
December 31, 1894	23,731 73	62,267 08
Totals.....	\$68,812 47	\$100,400 05
Deduct for collection 30 and 20 per cent. on		
"new" and 20 per cent. on "renewals".....	18,270 57	\$20,080 01
Net amount of uncollected and deferred		
premiums	\$50,541 90	\$ 80,320 04
		\$130,861 94
Total assets, as per books of the company		\$10,230,474 50

LIABILITIES.

Net present value of all outstanding policies in force on		
the 31st day of December, 1894, computed according to		
the Actuaries' Table of Mortality, with four per cent		
interest.....	\$9,509,000 00	
Deduct net value of risks re-insured ..	18,106 00	
Net re-insurance reserve ...		\$9,490,894 00
Claims for death losses and matured endowments in process of		
adjustment or adjusted and not due.....		18,249 00
All other liabilities of the company, viz: premiums paid in advance,		9,385 66
Reserve on real estate account. .		188,063 77
Liabilities on policy-holders' account		\$9,656,622 43
Gross surplus on policy-holders' account.....		578,852 07
Total liabilities		\$10,230,474 50

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31st of previous		
year		\$620,518 48
<i>Deductions during the year, as follows:</i>		
Notes, loans or liens;		
Used in payment of losses and claims.....	\$35,225 18	
Used in purchase of surrendered policies.....	13,656 16	
Voided by lapse	1,831 40	
Used in payment of dividends to policy-holders	303 91	
Redeemed by maker in cash	10,731 82	
Total reduction.....		61,748 47
Balance, note assets at end of the year.....		\$558,770 01

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	13,669	\$22,489,989 00
Endowment policies.....	7,724	10,868,464 00
All other policies.....	27	111,000 00
Reversionary additions.....	-	213,070 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,176	\$6,502,944 00
Endowment policies.....	2,300	3,326,214 00
All other policies.....	38	108,500 00

OLD POLICIES REVIVED.

Whole life policies	6	\$14,000 00
Endowment policies.....	8	9,200 00

OLD POLICIES INCREASED.

Whole life policies	-	\$5,000 00
Endowment policies.....	-	4,150 00

ADDITIONS BY DIVIDENDS AND TRANSFER.

Whole life policies	11	\$42,000 00
Endowment policies.....	21	41,000 00
All other policies.....	62	108,000 00
Reversionary additions.....	-	38,644 00
Total number and amount	26,942	\$43,862,175 00
Deduct policies ceased to be in force....	4,145	7,501,126 00
Total in force December 31, 1894.....	22,797	\$36,381,049 00

Terminated as follows:

By death	381	564,086 00
Maturity	170	163,028 00
Expiry	1	3,000 00
Surrender and decrease.....	247	592,838 00
Lapse.....	1,492	2,702,715 00
Change	196	385,040 00
Transfer.....	94	191,000 00
Not taken	1,564	2,899,419 00
Total	4,145	\$7,501,126 00

	Number.	Amount.
Whole life policies in force	14,498	\$24,332,106 00
Endowment policies in force.....	8,198	11,664,379 00
All other policies in force.....	101	247,500 00
Reversionary additions	-	237,064 00
Total number and amount ...	22,797	\$36,381,049 00

BUSINESS IN MAINE DURING 1894.

	Number.	Amount.
Policies in force December 31st of the previous year.....	804	\$771,837 00
Policies issued during the year.....	138	162,685 00
Total	942	\$934,522 00
Deduct policies ceased to be in force	94	109,217 00
Policies in force in Maine, December 31, 1894	848	\$825,305 00
Losses and claims unpaid December 31st of the previous year,	1	500 00
Losses and claims incurred during the year	12	7,801 00
Total	13	8,301 00
Losses and claims paid during the year.....	13	8,301 00
Premiums collected or secured without deductions.....	-	31,502 37

PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President*.ASA S. WING, *Actuary*.

Capital Paid Up in Cash, \$1,000,000.

INCOME.

Cash received for premiums on new policies, without deductions ...	\$ 420,000 00
Cash received for renewal premiums, without deductions,	2,964,456 98
Premium notes, loans, or liens taken in part payment for renewal premiums	2,340 32
From dividends applied to pay running premiums	489,709 54
From dividends applied to purchase paid-up additions and annuities	93,822 61
From surrender values applied to purchase paid-up insurance and annuities	164,372 00
Consideration for annuities, other than matured installment policies	34,730 00
Total premium income	\$4,109,431 45
Cash received for:	
Interest on mortgage loans	\$34,300 24
Interest on bonds owned, and dividends on stock	394,634 59
Interest on premium notes, loans, or liens	6,537 58
Interest on other debts due the company	181,183 67
Discount on claims for endowments paid in advance	636 91
Rents for use of company's property	23,170 61
Profits on sales of bonds or stocks	35,172 89
Total income	\$ 5,834,967 94
Net or ledger assets December 31, 1893	24,044,906 50
Total	\$29,429,874 44

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$971,142 95
Cash paid for matured endowments, and additions	464,674 00
Cash paid for sum falling due during the year on installment policies	200 00
Net amount paid for losses and matured endowments	\$1,436,016 95
Cash paid to annuitants	27,706 40
Premium notes, loans, or liens used in payment of dividends to policy-holders	2,785 40
Cash dividends paid policy-holders	58,364 44
Cash dividends applied to pay running premiums	489,709 54

Cash dividends applied to purchase paid-up additions and annuities..	\$ 93,322 61
Surrender values paid in cash..	315,018 49
Surrender values applied to purchase paid-up insurance and annuities	104,372 00

(Total paid policy-holders, \$2,527,797.83.)

Cash paid for:

Commission and bonuses to agents	309,459 51
Salaries and allowances to managers and agents.....	25,567 33
Medical examiners' fees, \$15,249.88; inspection of risks, \$4,600.00..	19,249 88
Salaries and other compensation of officers and home office employees	143,688 67
Taxes.....	45,693 64
Taxes on reserves, \$3,861.16; on investments, \$12,950.00.....	16,811 16
Insurance department fees and agents' licenses, and municipal licenses	5,527 37
Rent	13,143 33
Furniture, fixtures and safes for home and agency offices	24,076 87
Advertising, \$9,536.11; printing, \$13,868.12	23,404 23
The following items, viz.: sundries	38,556 10

Total disbursements	\$3,192,974 92
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Balance	\$26,236,899 52
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(Total miscellaneous expenses, \$665,177.06.)

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances	\$ 1,445,750 95
Loans on mortgage (first liens) on real estate	11,191,399 90
Loans secured by pledge of bonds, stocks, or other marketable collaterals	1,300,181 33
Loans made in cash on this company's policies assigned as collateral,	1,870,928 40
Premium notes, loans, or liens on policies in force.....	22,176 77
Cost value of bonds and stocks owned.....	10,261,949 23
Cash in company's office	144,512 96
Total net or ledger assets as per balance above.....	\$26,236,899 52
Deduct depreciation from cost of assets, to bring same to market value	141,375 00
Total net or ledger assets, less depreciation	\$26,095,524 52

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$262,112 20
Interest due and accrued on collateral loans.....	30,206 88
Rents due and accrued on company's property or lease.....	2,684 40
Total	\$295,003 48

Gross premiums due and unreported on policies in force December 31, 1894.....	\$244,105 30
Gross deferred premiums on policies in force December 31, 1894	568,970 01
Total.....	\$813,075 31
Deduct for collection, 19 per cent. on "new" and 19 per cent. on "renewals"	154,484 31
Net amount of uncollected and deferred premiums.....	\$658,591 00
Total assets	\$27,049,118 85

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest.....	\$23,418,795 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$40,886 00
Amounts due and unpaid on annuity claims.....	3,854 33
Present value of unpaid amounts on matured instalment policies.....	1,504 00
Total policy claims.....	46,346 33
Unpaid dividends of surplus, or other profits due policy-holders.....	51,069 24
Premiums paid in advance.....	99,758 26
Reserves on lapsed policies, \$122,486; sundries, \$197.56.....	123,688 56
Liabilities on policy-holders' account.....	\$25,738,662 39
Gross surplus on policy-holders' account	3,310,456 56
Total liabilities.....	\$27,049,118 95

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$23,125 10
Premium notes, loans, or liens received during the year on old policies	2,340 82
Total	\$25,465 42
<i>Deductions during the year, as follows:</i>	
Notes, loans, or liens;	
Used in payment of dividends to policy-holders.....	\$2,785 40
Redeemed by maker in cash.....	503 25
Total reduction....	3,288 65
Balance, note assets at end of the year.....	\$32,176 77

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	2,782	\$10,019,812 00
Endowment policies.....	26,150	77,751,335 00
All other policies ..	2,453	11,284,480 00
Reversionary additions	-	774,555 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	323	\$1,373,196 00
Endowment policies.....	2,399	6,246,906 00
All other policies.....	899	4,101,716 00

OLD POLICIES REVIVED.

Whole life policies.....	7	\$ 23,500 00
Endowment policies.....	127	463,000 00
All other policies.....	18	80,500 00
Reversionary additions	-	1,161 00

OLD POLICIES INCREASED AND CHANGED.

Whole life policies	19	\$ 97,500 00
Endowment policies	96	359,433 00
All other policies.....	6	23,500 00

ADDITIONS BY DIVIDENDS.

Reversionary additions	-	\$146,954 00
Total number and amount	35,259	\$112,747,530 00
Deduct policies ceased to be in force	2,717	9,075,606 00
Total in force December 31, 1894	32,542	\$103,671,924 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	267	\$952,342 00
Maturity	167	464,674 00
Expiry	1	2,000 00
Surrender	753	2,307,396 00
Lapse	1,320	4,245,107 00
Change and decrease	121	815,887 00
Not taken	88	288,200 00
Total	2,717	\$9,075,606 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	2,901	\$10,786,400 00
Endowment policies in force	26,854	79,219,075 00
All other policies in force	2,787	12,821,063 00
Reversionary additions.....	-	845,887 00
Total number and amount	32,542	\$103,671,924 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	425	\$791,499 00
Policies issued during the year	50	100,796 00
Total	475	\$892,295 00
Deduct policies ceased to be in force.....	26	49,500 00
Policies in force in Maine, December 31, 1894	449	\$842,795 00
Losses and claims incurred during the year	1	3,000 00
Losses and claims paid during the year.....	1	2,000 00
Premiums collected or secured without deductions.....	-	28,770 28

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

SHEPPARD HOMANS, *President.*WILLIAM E. STEVENS, *Secretary.*

Capital Paid Up in Cash, \$100,000.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 344,489 93
Cash received for renewal premiums, without deductions,	1,525,190 57
From dividends applied to pay running premiums	281,581 89
From surrender values applied to purchase paid-up insurance and annuities	2,025 45
Total	\$2,153,287 84
Deduct amount paid for re-insurance, new business, \$1,489.71; renewals, \$11,550.46	13,040 17
Total premium income	\$2,140,247 67
Cash received for:	
Interest upon mortgage loans	9,689 83
Interest on bonds owned, and dividends on stock	38,016 25
Interest on collateral loans and loans on policies	663 97
Interest on deposits and other debts due the company	4,434 20
Rents for use of company's property	26,286 08
Total income	\$2,214,357 95
Net or ledger assets December 31, 1893	1,410,725 75
Total	\$3,625,083 70

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$1,104,149 99
Deduct amount received for losses or claims on policies re-insured	22,000 00
Net amount paid for losses and matured endowments	\$1,082,149 99
Cash paid to annuitants	1,581 40
Cash dividends paid policy-holders	31,255 81
Cash dividends applied to pay running premiums	281,581 89
Surrender values paid in cash	7,223 78
Surrender values applied to purchase paid-up insurance and annuities	2,025 45
(Total paid policy-holders, \$1,405,818.32.)	

Cash paid stockholders for interest on dividends.....	\$6,977 00
Cash paid for:	
Commission and bonuses to agents, new policies, \$218,597.43; renewals, \$85,958.16	304,555 59
Salaries and allowances to managers and agents.....	14,177 83
Medical examiners' fees and inspection of risks.....	39,006 54
Salaries and other compensation of officers and home office employees	81,103 37
Taxes on new premiums, \$3,394.43; on renewals, \$15,503.57.....	18,448 00
Taxes on investments.....	2,490 04
Insurance department fees and agents' licenses, \$4,747.05; municipal licenses, \$1,484.68.....	6,231 68
Rent	19,968 08
Furniture, fixtures and safes for home and agency offices	2,650 53
Advertising, \$3,794.65; stationery and printing, \$11,083.70	19,818 35
Real estate expenses other than taxes, \$10,843.56; for legal expenses, \$8,569.41	19,412 97
The following items, viz: attendance fees, postage, telegrams, traveling and other expenses.....	43,490 03
Total disbursements.....	\$1,988,168 57
Balance	\$1,636,914 83
(Total miscellaneous expenses, \$562,350.55.)	

Invested in the following :

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances..	\$235,668 52
Loans on mortgage (first liens) on real estate	212,900 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	75,000 00
Loans made in cash on this company's policies assigned as collateral, Cost value of bonds and stocks owned.	9,613 33
Cash in company's office.....	\$27,631 47
Cash deposited in banks	3,329 03
Agents' ledger balances	111,467 33
	61,304 17
Total net or ledger assets, as per balance above.	\$1,636,914 83
Deduct depreciation from cost of assets, to bring same to market value.....	50,816 25
Total net or ledger assets, less depreciation	\$1,586,098 58

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$3,258 83
Interest due and accrued on bonds and stocks	19,710 97
Interest accrued on loans on policies....	183 99
Interest accrued on other assets.....	314 26
Rents due and accrued on company's property or lease....	6,775 86
Total	\$ 30,343 41
Market value of real estate over cost.....	15,000 00
Market value of bonds and stocks over cost.....	22,412 50

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported on policies in force December 31, 1894	\$42,304 52	\$ 49,041 00	
Gross deferred premiums on policies in force December 31, 1894.	48,792 25	126,718 95	
Totals.....	\$91,096 77	\$175,759 95	
Deduct for collection 50 per cent. on "new" and 50 per cent. on "renewals"....	45,548 39	87,879 97	
Net amount of uncollected and deferred premiums.....	\$45,548 38	\$87,879 98	\$133,428 36
Total assets, as per books of the company.....			\$1,787,181 86

ITEMS NOT ADMITTED.

Agents' balances	\$61,304 17
Total assets less items not admitted	\$1,725,877 68

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent. interest	\$756,391 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$149,280 00
Claims for death losses and other policy claims resisted... ..	50,100 00
Total policy claims.....	199,380 00
All other liabilities of the company, viz.: premiums paid in advance,	5,159 53
Liabilities on policy-holders' account.....	\$960,930 53
Gross surplus on policy-holders' account	764,947 15
Total liabilities.	\$1,725,877 68

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.	530	\$1,037,686 00
Endowment policies.....	549	790,760 00
All other policies	23,454	81,372,868 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.. ..	434	1,108,949 00
Endowment policies.....	175	310,590 00
All other policies.....	7,084	20,388,362 00

OLD POLICIES REVIVED.

Whole life policies.....	11	40,000 00
Endowment policies.....	-	6,500 00
All other policies.....	61	219,125 00

OLD POLICIES INCREASED.

Whole life policies.....	-	\$3,500 00
Endowment policies.....	8	5,000 00
All other policies.....	19	\$2,500 00
Total number and amount	32,275	\$105,215,990 00
Deduct policies ceased to be in force	6,620	21,190,922 00
Total in force December 31, 1894	25,655	\$84,025,068 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	280	\$1,087,461 00
Expiry	5,147	16,568,625 00
Surrender .. .	70	135,600 00
Lapse	165	288,250 00
Change and decrease	15	\$96,486 00
Not taken.	943	2,704,500 00
Total	6,620	\$21,190,922 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	781	\$1,696,135 00
Endowment policies in force	584	888,584 00
All other policies in force	24,290	81,430,319 00
Total number and amount	25,655	\$84,025,038 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	146	\$318,000 00
Policies issued during the year.....	11	22,000 00
Total.....	157	\$340,000 00
Deduct policies ceased to be in force.....	25	59,000 00
Policies in force in Maine December 31, 1894.....	132	\$281,000 00
Losses and claims incurred during the year	5	7,000 00
Losses and claims paid during the year.....	2	8,000 00
Premiums collected or secured without deductions.....		7,215 95

STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. G. BULLOCK, *President.*H. M. WITTER, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions ..	\$ 280,779 75	
Cash received for renewal premiums, without deductions ..	1,290,702 18	
Premium notes, loans, or liens taken in part payment for premiums on new policies ...	43,622 00	
Premium notes, loans, or liens taken in part payment for renewal premiums	204,579 20	
From dividends applied to pay running premiums.....	219,522 17	
From dividends applied to purchase paid-up additions and annuities.....	63,792 22	
Total.....	\$2,102,987 52	
Deduct amount paid for re-insurance	4,912 30	
Total premium income		\$2,098,085 22
Cash received for:		
Interest on mortgage loans		79,358 00
Interest on bonds owned, and dividends on stock.....		247,198 00
Interest on premium notes, loans, or liens.....		16,756 00
Interest on other debts due the company.....		65,924 65
Rents for use of company's property.....		41,759 63
From dividends and surrender values on re-insurances.....		2,051 32
Total income ...		\$2,551,182 81
Net or ledger assets, December 31, 1893.....		8,506,482 87
Total.....		\$11,059,585 18

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$476,214 91	
Cash paid for matured endowments and additions.....	66,707 00	
Net amount paid for losses and matured endowments....		\$542,921 91
Premium notes, loans, liens paid for surrendered policies and voided by lapse..		21,338 00
Cash dividends paid policy-holders.....		7,066 02
Cash dividends applied to pay running premiums		219,522 17
Cash dividends applied to purchase paid-up additions and annuities,		63,792 22
Surrender values paid in cash.....		286,922 19

(Total paid policy-holders, \$1,151,608.51.)

Cash paid for:

Commission and bonuses to agents, new policies, \$131,652.68; renewals, \$110,101.42	\$241,754 10
Salaries and allowances to managers and agents.....	16,968 66
Medical examiners' fees, \$19,826.50; inspection of risks, \$3,700.....	23,526 50
Salaries and other compensation of officers and home office employees.....	38,645 33
Taxes on premiums and on renewals	8,900 45
Taxes on reserves, \$14,048.15; on investments, \$8,373.26	22,421 41
Insurance department fees and agents' licenses, \$4,974.46; municipal licenses, \$88.90.....	5,063 36
Rent, including \$4,000, company's occupancy.....	13,439 38
Commuting commissions	6,326 47
Advertising and printing	3,056 90
Real estate expenses other than taxes, \$6,687.45; for legal expenses, \$1,635.77.....	8,323 22
The following items, viz: postage, express, home office supplies and agency expenses.....	43,711 64
Profit and loss.....	13,426 01
Total disbursements.....	\$1,602,172 94
Balance	\$9,457,422 24

*Invested in the following:***ASSETS****As PER LEDGER ACCOUNTS.**

Cost value of real estate exclusive of all incumbrances	\$ 704,800 00
Loans on mortgage (first liens) on real estate.....	1,995,637 07
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	282,617 00
Loans made in cash on this company's policies assigned as collateral.....	232,586 00
Cost value of bonds and stocks owned.....	5,513,416 00
Cash in company's office.....	3,137 04
Cash deposited in banks.. ..	325,215 93
Loans to corporations	111,695 00
Loans to towns.....	1,500 00
Total net or ledger assets.....	\$9,230,614 04

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$23,287 00
Interest due and accrued on bonds and stocks	57,428 00
Interest due and accrued on collateral loans	3,300 00
Interest due and accrued on premium notes, loans, or liens	8,173 00
Rents due and accrued on company's property or lease,	4,112 00
Total.....	96,300 00
Market value of bonds and stocks over cost.....	277,627 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported on policies in force December 31, 1894.....	\$32,392 24	\$101,463 50	
Gross deferred premiums on policies in force December 31, 1894.....	43,622 00	183,186 20	
Totals.....	\$76,014 24	\$284,649 70	
Deduct for collection, 20 per cent. on "new" and 20 per cent. on "renewals"...	15,292 85	56,929 94	
Net amount of uncollected and deferred premiums.....	60,811 39	227,719 76	
			288,531 15
Total assets, as per books of the company....			\$9,893,072 19

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the actuaries' table of mortality, with four per cent interest.....	\$8,679,428 00	
Deduct net value of risks re-insured.....	18,175 00	
Net re-insurance reserve		\$8,661,253 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	59,500 00	
Claims for death losses and other policy claims resisted	22,000 00	
Total policy claims		81,500 00
Liabilities on policy-holders' account		\$8,742,753 00
Gross surplus on policy-holders' account.		1,150,319 19
Total liabilities.....		\$9,893,072 19

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$239,923 26	
Premium notes, loans, or liens received during the year on new policies.....	458,767 44	
Premium notes, loans, or liens received during the year on old policies		
Total		\$698,690 70
<i>Deductions during the year as follows:</i>		
Notes, loans, or liens;		
Used in payment of losses and claims	}	
Used in purchase of surrendered policies		
Voided by lapse.....		
Used in payment of dividends to policy-holders.....		471,882 50
Redeemed by maker in cash		
Balance, note assets at end of the year		\$226,808 20

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	3,379	\$ 8,696,174 00
Endowment policies	13,553	39,028,873 00
Reversionary additions	-	477,112 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	48	\$ 161,000 00
Endowment policies	3,432	9,410,500 00

OLD POLICIES REVIVED.

Endowment policies	4	9,000 00
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OLD POLICIES INCREASED.

Whole life policies.....	-	\$ 1,644 00
Endowment policies	-	43,648 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	190,515 00
Total number and amount.....	20,305	\$57,968,496 00
Deduct policies ceased to be in force. . .	1,739	5,028,534 00
Total in force December 31, 1894	18,566	\$52,909,932 00

Terminated as follows:

By death	161	\$516,439 00
Maturity	38	66,707 00
Expiry	11	23,000 00
Surrender	765	2,138,896 00
Lapse.....	415	931,500 00
Change and decrease	40	608,442 00
Not taken	309	748,500 00
Total.....	1,739	\$5,028,534 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	3,164	\$ 8,381,138 00
Endowment policies in force	15,402	43,969,107 00
Reversionary additions.....	-	559,687 00
Total number and amount....	18,566	\$52,909,932 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	151	\$269,131 00
Policies issued during the year	74	114,704 00
Total.....	225	\$383,835 00
Deduct policies ceased to be in force.....	28	48,291 00
Policies in force in Maine, December 31, 1894	197	\$334,544 00
Losses and claims incurred during the year.	2	5,000 00
Losses and claims paid during the year....	2	8,000 00
Premiums collected or secured without deductions.....		12,148 56

TRAVELERS' LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

INCOME.

Cash received for premiums on new policies, without deductions.....	\$363,734 37
Cash received for renewal premiums, without deductions.....	1,854,812 43
From surrender values applied to pay running premiums.....	10,612 70
Consideration for annuities, other than matured installment policies.....	17,456 00
Total.....	\$2,246,615 50
Deduct amount paid for re-insurance, new business, \$26,594.15; renewals, \$67,885.83....	94,479 98
Total premium income	\$2,152,135 52
Cash received for:	
Interest upon mortgage loans.....	244,735 25
Interest on bonds owned, and dividends on stock.....	259,363 40
Interest on other debts due the company	111,245 45
Rents for use of company's property.	80,800 51
From dividends and surrender values on re-insurances.....	5,747 98
Total income	\$2,853,928 11
Net or ledger assets December 31, 1888.....	14,065,850 42
Total	\$16,919,778 53

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions.....	\$736,165 19
Cash paid for matured endowments and additions....	64,401 00
Cash paid for sum falling due during the year on installment policies	23,114 07
Total.....	\$823,710 26
Deduct amount received for losses or claims on policies re-insured	43,000 00
Net amount paid for losses and matured endowments.....	\$780,710 26
Cash paid to annuitants.....	6,852 14
Surrender values paid in cash	219,364 47
Surrender values applied to pay running premiums.....	10,612 70

(Total paid policy-holders, \$1,017,539.57.)

Cash paid stockholders for interest or dividends.....	\$100,000 00
Cash paid for:	
Commission and bonuses to agents, new policies, \$160,272.31; renewals, \$82,859.15.....	343,131 46
Salaries and allowances to managers and agents.....	50,048 97
Medical examiners' fees	19,392 20
Salaries and other compensation of officers and home office employees.....	64,167 04
Taxes on new premiums, \$4,171.62; on renewals, \$17,289.25.....	21,460 87
Taxes on reserves, \$2,844.62; on investments, \$24,936.94.....	27,783 56
Insurance department fees and agents' licenses, \$2,280.65; municipal licenses, \$881.32.....	3,161 97
Rent, including \$15,000, company's occupancy.....	17,999 09
Furniture, fixtures, and safes for home and agency offices.....	6,318 65
Advertising, \$15,348.80; printing, \$4,335.01.....	20,283 81
Real estate expenses other than taxes, \$142,114.09; for legal ex- penses, \$5,810.18.....	147,924 27
The following items, viz.: loss on sales of stocks, real estate, traveling expenses, loss expenses, express, exchange, expense, postage, and all other expenses.....	112,030 83
Total disbursements	\$1,851,242 29
Balance..	\$15,068,536 24
(Total miscellaneous expenses, \$633,702.72.)	

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$2,007,191 75
Loans on mortgage (first liens) on real estate.....	4,296,764 97
Loans secured by pledge of bonds, stocks or other marketable col- laterals.....	637,650 00
Loans made in cash on this company's policies assigned as collateral,	714,713 40
Cost value of bonds and stocks owned.....	6,225,387 86
Cash in company's office	4,623 65
Cash deposited in banks.....	1,142,429 37
Bills receivable.....	24,830 45
Agents' ledger balances....	7,275 00
Suspense account	4,669 79
Total net or ledger assets, as per balance above.....	\$15,068,536 24
Deduct depreciation from cost of assets, to bring same to market value.....	\$778,806 59
Total net or ledger assets, less depreciation.....	\$14,288,729 65

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$80,812 08
Interest due and accrued on bonds and stocks.....	59,510 15
Interest due and accrued on collateral loans.....	7,528 81
Total	\$147,850 99
Due from other companies for losses or claims on policies of this company re-insured..	5,000 00

	<i>New Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported on policies in force December 31, 1894.....	\$89,737 33	\$191,827 99
Gross deferred premiums on policies in force December 31, 1894.....	59,999 10	251,315 86
Totals.....	\$149,636 43	\$443,143 85
Deduct for collection 50 per cent. on "new" and 10 per cent. on "renewals"....	74,818 22	44,314 38
Net amount of uncollected and deferred premiums.....	74,816 21	396,829 47
Total assets, as per books of the company.....		473,647 68
		\$14,915,228 32

ITEMS NOT ADMITTED.

Agents' balances.....	\$7,275 00
Bills receivable.....	24,830 45
Suspense account.....	4,669 79
Total.....	\$36,775 24
Total assets, less items not admitted.....	\$14,878,453 08

LIABILITIES.

Reserve for indemnity contracts.....	\$5,000 00
Net present value of all outstanding policies in force on the 31st day of December, 1893, computed according to the Actuaries Table of Mortality, with four per cent interest.....	13,288,635 00
Net re-insurance reserve.....	\$13,298,635 00
Claims for matured endowments due and unpaid.....	3,767 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	65,228 23
Claims for death losses and other policy claims resisted..	23,368 80
Present value of unpaid amounts on matured instalment policies.....	234,332 00
Total policy claims.....	326,696 03
Liabilities on policy-holders' account.....	\$13,620,331 03
Gross surplus on policy-holders' account.....	1,258,122 05
Total liabilities.....	\$14,878,453 08

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17,429	\$34,450,760 00
Endowment policies.....	7,167	13,690,846 00
All other policies.....	5,528	31,854,761 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,219	\$5,675,402 00
Endowment policies.....	854	1,498,452 00
All other policies.....	1,308	9,641,584 00

OLD POLICIES REVIVED.

Whole life policies	21	\$41,618 00
Endowment policies	15	36,500 00
All other policies	18	97,700 00

OLD POLICIES INCREASED.

Whole life policies.....	-	\$3,906 00
Endowment policies.....	-	1,550 00
All other policies	-	4,200 00

ALL OTHER POLICIES.

Whole life policies	55	\$218,351 00
Endowment policies	10	26,500 00
All other policies.....	398	1,148,917 00
Total number and amount	35,022	\$36,334,453 00
Deduct policies ceased to be in force.....	4,120	14,019,923 00
Total in force December 31, 1894	30,902	\$24,364,530 00

Terminated as follows:

By death.....	312	\$747,552 00
Maturity	68	64,820 00
Expiry	142	302,600 00
Surrender	425	1,012,599 00
Lapse.....	1,780	6,384,070 00
Change and decrease	270	1,341,555 00
All other policies.....	463	1,388,768 00
Not taken.....	660	2,777,969 00
Total	4,120	\$14,019,923 00

	Number.	Amount.
Whole life policies in force.....	17,808	\$35,763,404 00
Endowment policies in force	7,152	13,459,983 00
All other policies in force.....	5,947	35,141,143 00
Total number and amount	30,902	\$24,364,530 00

BUSINESS IN MAINE DURING 1894.

	Number.	Amount.
Policies in force December 31st of the previous year.....	699	\$947,861 00
Policies issued during the year.....	77	119,463 00
Total.....	776	\$1,067,323 00
Deduct policies ceased to be in force.....	48	68,145 00
Policies in force in Maine, December 31, 1894.....	728	\$999,178 00
Losses and claims unpaid December 31 of the previous year.....	1	300 00
Losses and claims incurred during the year.....	11	15,840 00
Total.....	12	\$16,140 00
Losses and claims paid during the year.....	11	15,140 00
Premiums collected or secured without deductions.....	-	22,199 77

UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President*.E. P. MARSHALL, *Secretary*.

Capital Paid Up in Cash, \$100,000.

INCOME.

Cash received for premiums on new policies, without deductions	\$ 269,238 92	
Cash received for renewal premiums, without deductions	1,236,603 29	
Premium notes, loans, or liens taken in part payment for premiums on new policies.....	275,525 79	
Premium notes, loans, or liens taken in part payment for renewal premiums.....	890,299 46	
From dividends applied to pay running premiums.....	50,064 16	
From dividends applied to purchase paid up additions and annuities	12,971 05	
From surrender values applied to pay running premiums.....	5,321 05	
From surrender values applied to purchase paid-up insurance and annuities.....	140,069 16	
Consideration for annuities, other than matured installment policies	20,011 40	
Total premium income.....		\$2,359,154 23
Cash received for:		
Interest on mortgage loans	606,122 90	
Interest on bonds owned, and dividends on stock.....	880 00	
Interest on premium notes, loans or liens.....	48,248 98	
Interest on other debts due the company ..	65,126 83	
Rents for use of company's property	15,189 28	
Total income		\$ 3,694,722 27
Net or ledger assets December 31, 1893		10,529,313 35
Total		\$14,224,035 62

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$556,465 56	
Premium notes, loans or liens used in payment of the same	10,698 03	
Cash paid for matured endowments and additions	73,616 22	
Premium notes, loans, or liens used in payment of same.....	3,687 61	
Net amount paid for losses and matured endowments ..		\$644,462 42

Cash paid to annuitants.....	\$ 1,490 68
Premium notes, loans or liens paid for surrendered policies and voided by lapse.....	205,489 82
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	4,423 08
Cash dividends paid policy-holders.....	58,446 08
Cash dividends applied to pay running premiums.....	50,054 16
Cash dividends applied to purchase paid-up additions and annuities, Surrender values paid in cash	12,971 05
Surrender values applied to pay running premiums	118,856 17
Surrender values applied to purchase paid-up insurance and annuities.....	5,321 05
	140,069 16

(Total paid policy-holders, \$1,241,582.62.)

Cash paid stockholders for interest or dividends.....	\$10,000 00
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Cash paid for:

Commission and bonuses to agents, new policies, \$254,644.06; renewals, \$145,248.31..	399,892 37
Salaries and allowances to managers and agents	52,210 39
Medical examiners' fees.....	41,536 50
Salaries and other compensation of officers and home office employes	82,918 69
Taxes on new premiums and on renewals, \$38,948.52.....	49,935 43
Taxes on reserves, \$31.87; on investments, \$3,125.30..	
Insurance department fees and agents' State and municipal licenses, \$7,829.73	
Rent, including \$5000—company's occupancy	24,536 39
Furniture, fixtures, and safes for home and agency offices	6,606 22
Advertising, \$5,795.89; printing, \$18,609.72.....	24,405 61
Real estate expenses other than taxes, \$3,369.20; for legal expenses \$13,210.63; loan expenses, \$39,647.87.....	62,797 70
The following items, viz.: general and traveling expenses.....	64,445 63
Profit and loss account	11,336 08
Total disbursements.....	\$2,072,008 62
Balance	\$12,152,032 00

(Total miscellaneous expenses, \$330,421.00.)

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$ 370,745 38
Loans on mortgage (first liens) on real estate	9,396,202 75
Loans made in cash on this company's policies assigned as collateral, Premium notes, loans, or liens on policies in force.....	1,113,465 19
Par value of bonds and stocks owned.....	726,758 27
Cash in company's office.....	17,000 00
Cash deposited in banks.....	1,902 37
Bills receivable	330,356 64
Agents' ledger balances.....	63,684 42
Furniture, etc., in home office and general agencies.....	114,916 96
	15,000 00
Total net or ledger assets	\$12,152,032 00

OTHER ASSETS.

Interest due and accrued on mortgages	\$308,700 83	
Interest due and accrued on bonds and stocks	280 00	
Interest due and accrued on collateral loans	40,788 54	
Interest due and accrued on premium notes, loans, or liens	20,367 21	
Rents due and accrued on company's property or lease,	1,220 00	
Total		\$371,361 58
Market value of real estate over cost		6,738 54
Market value of bonds and stocks over par		1,685 00

New Business. Renewals.

Gross premiums due and unreported, on policies in force December 31, 1894	\$158,206 74	\$57,603 43	
Gross deferred premiums on policies in force December 31, 1894	12,228 44	49,080 29	
Totals	\$170,435 18	\$106,683 72	
Deduct for collection, 50 per cent on "new" and 7½ per cent on "renewals"	85,217 59	7,997 62	
Net amount of uncollected and deferred pre- miums	\$85,217 59	\$98,681 10	\$183,898 69
Total assets, as per books of the company			\$12,715,670 81

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$15,000 00	
Agents' balances	114,916 98	
Bills receivable	63,684 42	
Total		183,601 40
Total assets less items not admitted		\$12,522,069 41

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest		\$10,985,796 00
Claims for matured endowments due and unpaid.	\$ 500 00	
Claims for death losses in process of adjustment or ad- justed and not due	36,784 94	
Claims for death losses and other policy claims resisted,	24,500 00	
Total policy claims		61,784 94
Unpaid dividends of surplus, or other profits due policy-holders	5,321 11	
All other liabilities of the company, viz: premiums paid in advance,	84,681 30	
Liabilities on policy-holders' account		\$11,147,588 35
Gross surplus on policy-holders' account	1,374,486 06	
Total liabilities		\$12,522,069 41

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31st of previous year.....	\$757,212 06	
Premium notes, loans, or liens received during the year on new policies....	\$275,525 79	
Premium notes, loans, or liens received during the year on old policies	890,299 46	
	<u>1,165,825 25</u>	
Total		\$1,923,037 31
<i>Deductions during the year, as follows:</i>		
Notes, loans, or liens;		
Used in payment of losses and claims.....	\$ 14,360 64	
Used in purchase of surrendered policies	999 15	
Voids by lapse	204,490 67	
Used in payment of dividends to policy-holders....	4,423 08	
Redeemed by maker in cash	<u>871,965 50</u>	
Total reduction.....		1,196,279 04
Balance, note assets at end of the year		<u>\$726,758 27</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	37,410	\$61,059,634 00
Endowment policies.....	3,987	6,916,163 00
All other policies.....	1,727	2,681,480 00
Reversionary additions.....	-	67,475 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.	10,330	\$18,579,123 00
Endowment policies	996	1,637,316 00
All other policies... ..	935	1,843,125 00

OLD POLICIES REVIVED.

Whole life policies	314	\$576,500 00
Endowment policies.....	35	60,660 00
All other policies.....	5	8,000 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	\$20,710 00
Total number and amount.....	55,739	\$93,620,185 00
Deduct policies ceased to be in force.....	<u>2,992</u>	<u>18,408,667 00</u>
Total in force December 31, 1894.....	55,747	\$75,211,518 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
Reversionary additions cancelled	-	\$ 8,086 00
By death.....	322	565,998 00
Maturity	50	128,962 00
Expiry.....	180	312,350 00
Surrender	424	777,823 00
Lapse.....	6,242	10,590,016 00
Change and decrease.	399	846,665 00
Not taken	2,375	5,169,978 00
Total.....	9,992	\$18,408,887 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	39,681	\$64,851,969 00
Endowment policies in force.....	4,123	6,952,680 00
All other policies in force.....	1,943	3,326,580 00
Reversionary additions.....	-	86,089 00
Total number and amount	45,747	\$75,211,298 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1	\$ 1,000 00
Policies issued during the year.....	109	175,875 00
Total	110	176,875 00
Deduct policies ceased to be in force.....	13	23,975 00
Policies in force in Maine, December 31, 1894... ..	97	\$152,900 00
Premiums collected or secured without deductions.....	-	10,512 22

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

Capital Paid Up in Cash, \$440,000.

INCOME.

Cash received for premiums on new policies, without deductions ...	\$ 207,283 02
Cash received for renewal premiums, without deductions,	908,649 38
Premium notes, loans, or liens taken in part payment for renewal premiums	11,762 84
From dividends applied to pay running premiums.....	30,968 13
From dividends applied to purchase paid-up additions and annuities.....	34,753 52
From surrender values applied to purchase paid-up insurance and annuities.....	40,582 55
Total.....	\$1,233,969 44
Deduct amount paid for re-insurance, new business, \$256.62; renewals, \$7,657.03.....	7,913 65
Total premium income.....	\$1,226,075 79
Cash received for:	
Interest upon mortgage loans.....	919,596 11
Interest on bonds owned, and dividends on stock.....	81,842 78
Interest on premium notes, loans, or liens.....	13,594 73
Interest on other debts due the company	6,868 86
Rents for use of company's property	1,471 75
From dividends and surrender values on re-insurances.....	911 68
From all other sources, viz.: balance profit and loss account, less debits.....	1,181 89
Total income.....	\$ 1,551,533 09
Net or ledger assets December 31, 1893.....	6,619,315 73
Total.....	\$8,170,848 81

DISBURSEMENTS.

Cash paid for death claims, including reversionary additions	\$681,903 55
Premium notes, loans, or liens used in payment of the same.....	6,361 61
Cash paid for matured endowments, and additions.....	51,291 00
Premium notes, loans, or liens used in payment of same ..	1,000 00
Total.....	\$740,556 16
Deduct amount received for losses or claims on policies re-insured	5,000 00
Net amount paid for losses and matured endowments.....	\$735,556 16

Cash paid to annuitants	2,521 53
Premium notes, loans, liens paid for surrendered policies and voided by lapse	26,011 89
Cash dividends paid policy-holders.. ..	22,064 78
Cash dividends applied to pay running premiums.....	30,458 13
Cash dividends applied to purchase paid-up additions and annuities..	34,753 52
Surrender values paid in cash.. ..	42,066 17
Surrender values applied to purchase paid-up insurance and annuities	40,582 55
(Total paid policy-holders, \$334,534.73.)	
Cash paid stockholders for interest, 7 per cent. on capital stock..	30,800 00
Cash paid for:	
Commission and bonuses to agents, new policies, \$108,924.96; renewals, \$77,688.32	186,613 28
Salaries and allowances to managers and agents.....	71,365 89
Medical examiners' fees.....	24,367 50
Salaries and other compensation of officers and home office employees	55,642 82
Taxes on new premiums, \$1,963.10; on renewals, \$7,130.05.....	9,113 15
Taxes on reserves, \$1,206.84; on investments, \$3,150.56.....	4,357 40
Insurance department fees and agents' licenses, \$6,630.56; municipal licenses, \$994.48.....	7,625 04
Rent, including \$25,453.42, company's occupancy.....	25,453 42
Advertising, \$15,158.19; printing, \$5,436.89	20,595 08
For legal expenses.....	9,797 38
The following items, viz.: exchange and express, \$8,117.60; directors' fees, \$5,530.00; traveling expenses, \$2,235.41; miscellaneous, \$10,013.55.....	25,896 56
Total disbursements	\$1,406,362 05
Balance	\$6,764,486 76
(Total miscellaneous expenses, \$471,827.32.)	

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$ 68,818 31
Loans on mortgage (first liens) on real estate	4,504,290 31
Loans secured by pledge of bonds, stocks, or other marketable collaterals	78,973 35
Loans made in cash on this company's policies assigned as collateral.....	268,966 51
Premium notes, loans, or liens on policies in force.....	
Cost value of bonds and stocks owned.....	1,661,290 51
Cash in company's office.....	1,103 59
Cash deposited in banks.....	183,910 73
Bills receivable.....	12,826 04
Agents' ledger balances.....	14,287 38
Total net or ledger assets as per balance above.....	\$6,764,486 76
Deduct depreciation from cost of assets, to bring same to market value.....	11,818 31
Total net or ledger assets, less depreciation	\$6,752,668 45

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$47,983 42	
Interest due and accrued on bonds and stocks.....	30,610 85	
Interest due and accrued on collateral loans.....	1,988 82	
Interest due and accrued on premium notes, loans or liens,	12,422 09	
Interest due and accrued on other assets	344 83	
Total		\$88,359 51
Market value of bonds and stocks over cost.....		41,085 32

New Business. Renewals.

Gross premiums due and unreported on policies in force December 31, 1894.....	\$47,937 91	\$88,976 19	
Gross deferred premiums on policies in force December 31, 1894	20,267 83	95,650 26	
Totals.....	\$68,205 74	\$184,626 45	
Deduct for collection 50 per cent. on "new" and 6 per cent. on "renewals".....	34,102 87	10,477 89	
Net amount of uncollected and deferred premiums	\$34,102 87	\$174,148 56	\$206,351 43
Total assets, as per books of the company			\$7,068,264 71

ITEMS NOT ADMITTED.

Agents' balances.	\$14,287 88	
Bills receivable.....	12,896 04	
Total		27,113 42
Total assets less items not admitted.....		\$7,068,151 29

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest	\$6,534,124 00	
Deduct net value of risks re-insured	51,716 00	
Net reinsurance reserve.....		\$6,482,408 00
Claims for death losses due and unpaid	\$14,140 00	
Claims for matured endowments due and unpaid.....	1,900 00	
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	22,100 00	
Claims for death losses and other policy claims resisted...	36,000 00	
Total policy claims.....		74,140 00
Unpaid dividends of surplus, or other profits due policy-holders....	16,375 00	
Due for accrued rents and unrepresented accounts.....	5,906 88	
All other liabilities of the company, viz.: premiums paid in advance,	3,776 61	
Liability on lapsed policies presentable for surrender.....	2,295 00	
Liabilities on policy-holders' account.....	\$6,584,891 49	
Gross surplus on policy-holders' account ..	483,259 80	
Total liabilities.....		\$7,068,151 29

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year.....	\$230,726 17	
Premium notes, loans, or liens received during the year on old policies.....	111,388 59	
Total		\$342,112 76
<i>Deductions during the year, as follows:</i>		
Notes, loans, or liens;		
Used in payment of losses and claims....	\$ 7,361 61	
Used in purchase of surrendered policies..	20,532 85	
Voided by lapse	5,478 94	
Redeemed by maker in cash.....	39,752 75	
Total reduction....		78,126 25
Balance, note assets at end of the year.....		\$268,986 51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	10,547	\$20,512,333 00
Endowment policies.....	1,727	3,055,497 00
All other policies..	6,084	18,451,002 00
Reversionary additions	-	717,037 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,733	\$4,194,505 00
Endowment policies.....	254	510,750 00
All other policies.....	2,060	5,954,016 00

OLD POLICIES REVIVED.

Whole life policies.....	22	\$37,500 00
Endowment policies.....	6	12,000 00
All other policies.....	159	501,000 00

OLD POLICIES INCREASED, CHANGED AND CORRECTED.

Whole life policies	33	\$ 94,000 00
Endowment policies	9	38,450 00
All other policies.....	11	23,500 00

ADDITIONS BY DIVIDENDS.

Reversionary additions	-	\$57,588 00
Total number and amount	22,625	\$54,156,173 00
Deduct policies ceased to be in force	4,077	11,959,923 00
Total in force December 31, 1894	18,548	\$42,196,250 00

Terminated as follows:

	<i>Number.</i>	<i>Amount.</i>
By death	289	\$640,046 00
Maturity	44	51,485 00
Expiry	110	795,691 00
Surrender	187	586,181 60
Lapse	2,655	7,634,760 00
Change and decrease	49	311,450 00
Not taken	743	1,940,300 00
Total	4,077	\$11,968,923 00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	10,880	\$21,688,398 00
Endowment policies in force	1,685	3,034,732 00
All other policies in force	5,983	17,150,692 00
Reversionary additions.....	-	325,438 00
Total number and amount	18,548	\$42,199,250 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	130	\$205,040 00
Policies issued during the year	59	147,500 00
Total	189	\$352,540 00
Deduct policies ceased to be in force.....	37	74,000 00
Policies in force in Maine, December 31, 1894.....	152	\$278,540 00
Losses and claims incurred during the year	1	1,000 00
Premiums collected or secured without deductions.....	-	6,812 38

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President.*CYRUS MUNN, *Secretary.*

Capital Paid Up in Cash, \$125,000.

INCOME.

Cash received for premiums on new policies, without deductions..	\$ 187,676 44
Cash received for renewal premiums, without deductions.	1,544,035 59
From dividends applied to pay running premiums.....	92,591 05
From dividends applied to purchase paid-up additions and annuities	116,751 00
From surrender values applied to purchase paid-up insurance and annuities.....	163,305 44
Consideration for annuities, other than matured installment policies.....	1,391 15
Total premium income	\$2,105,750 67
Cash received for:	
Interest upon mortgage loans.....	529,023 61
Interest on bonds owned, and dividends on stock.	18,999 06
Interest on other debts due the company.....	33,890 01
Discount on claims paid in advance	4,829 16
Rents for use of company's property.....	9,997 38
Total income	\$ 2,702,289 89
Net or ledger assets December 31, 1893	12,170,514 20
Total	\$14,872,804 09

DISBURSEMENTS.

Cash paidp for death claims, including reversionary additions	\$752,683 36
Cash paid for matured and discounted endowments, and additions	167,455 42
Net amount paid for losses and matured and discounted endowments,	\$920,138 78
Cash paid to annuitants	11,736 29
Return premiums.	1,556 15
Cash dividends applied to pay running premiums.....	92,591 05
Cash dividends applied to purchase paid-up additions and annuities,	116,751 00
Surrender values paid in cash	163,048 64
Surrender values applied to purchase paid-up insurance and annuities,	163,305 44

(Total paid policy-holders, \$1,469,177.35.)

Cash paid stockholders for interest or dividends.....	\$8,750 00
Cash paid for:	
Commission and bonuses to agents.....	192,112 66
Salaries and allowances to managers and agents.....	94,825 64
Medical examiners' fees.....	22,740 00
Salaries and other compensation of officers and home office employees.....	85,188 84
Taxes on new premiums and renewals.....	15,663 88
Taxes on reserves, \$2,884.37; on investments, \$86.58.....	2,970 95
Insurance department fees and agents' licenses, \$5,041.14; municipal licenses, \$2,209.75	7,250 89
Rent.....	10,500 00
Commuting commissions.....	28,075 57
Advertising, \$10,676.71; printing, \$10,585.08.....	21,261 79
The following items, viz: express and postage, \$10,350.20; agents' and office expenses, \$27,239.58; interest, \$3,965.85; profit and loss, \$8,330.36	49,885 99

Total disbursements..... \$1,998,408 56

Balance..... \$12,874,400 53

(Total miscellaneous expenses, \$529,226.21.)

Invested in the following:

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$ 608,842 87
Loans on mortgage (first liens) on real estate....	10,370,378 17
Loans made in cash on this company's policies assigned as collateral,	488,981 76
Cost value of bonds and stocks owned.....	686,141 13
Cash in company's office.....	4,523 31
Cash deposited in banks.....	681,285 23
Agents' ledger balances.....	34,248 06
Total net or ledger assets.....	<u>\$12,874,400 53</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$125,855 44
Interest due and accrued on bonds and stocks	1,887 50
Interest due and accrued on collateral loans.....	12,239 17
Total	<u>\$139,782 11</u>
Market value of bonds and stocks over cost	61,088 87
Gross premiums due and unreported on policies in force	
December 31, 1894.....	\$107,810 44
Gross deferred premiums on policies in force December	
31, 1894	207,998 27
Total.....	<u>\$315,308 71</u>
Deduct for collection, 20 per cent....	63,061 74
Net amount of uncollected and deferred premiums ..	<u>\$252,246 97</u>
Total assets, as per books of the company.....	<u>\$13,327,518 48</u>

ITEMS NOT ADMITTED.

Agents' balances.....	<u>\$34,248 06</u>
Total assets, less items not admitted.....	<u>\$13,283,370 42</u>

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuaries' Table of Mortality, with four per cent interest			\$12,728,697 00
Claims for death losses due and unpaid.....	\$1,309 15		
Claims for matured endowments due and unpaid.	2,551 86		
Claims for death losses not due.....	13,231 00		
Claims for death losses reported, proofs not yet received,	63,544 20		
Total policy claims.....		\$80,636 30	
Due on account of salaries, rents, and office expenses.....		2,833 31	
All other liabilities of the company, viz: premiums paid in advance,		8,547 00	
Liabilities on policy-holders' account		\$13,820,713 61	
Gross surplus on policy-holders' account.....		472,556 81	
Total liabilities		\$13,288,270 42	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

	Number.	Amount.
Whole life policies	14,653	\$29,861,034 00
Endowment policies.....	9,662	18,765,228 00
All other policies.....	44	
Reversionary additions.....	-	968,259 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,155	\$5,651,298 00
Endowment policies.....	816	1,317,385 00
All other policies.....	1	-

OLD POLICIES REVIVED.

Whole life policies	450	\$1,061,159 00
Endowment policies.....	257	555,669 00
Reversionary additions	-	10,573 00

ADDITIONS BY DIVIDENDS.

Reversionary additions.....	-	163,152 00
Total number and amount	29,038	\$58,468,757 00
Deduct policies ceased to be in force.....	4,396	8,840,660 00
Total in force December 31, 1894.....	24,643	\$49,628,097 00

Terminated as follows:

By death	299	748,670 00
Maturity	91	109,735 00
Expiry	29	50,223 00
Surrender	1,075	2,479,807 00
Lapse.....	2,412	4,335,268 00
Not taken	489	1,116,937 00
Total	4,396	\$8,840,660 00

152 LIFE INSURANCE COMPANIES OF OTHER STATES.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force	15,140	\$30,490,653 00
Endowment policies in force.....	9,460	18,200,520 00
All other policies in force.....	43	-
Reversionary additions	-	\$36,924 00
Total number and amount ...	24,643	\$48,628,097 00

BUSINESS IN MAINE DURING 1894.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	631	\$764,100 00
Policies issued during the year.....	337	417,628 00
Total	968	\$1,181,728 00
Deduct policies ceased to be in force	245	812,740 00
Policies in force in Maine, December 31, 1894	723	\$368,988 00
Losses and claims incurred during the year	6	8,134 50
Losses and claims paid during the year.....	6	8,134 50
Premiums collected or secured without deductions.....	-	29,891 35

**CASUALTY AND GUARANTEE INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY
AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES AND
COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1894.**

ÆTNA LIFE INSURANCE COMPANY
(ACCIDENT DEPARTMENT),
HARTFORD, CONN.

COMMENCED BUSINESS (ACCIDENT DEPARTMENT) IN 1891.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Special Guarantee Fund, \$50,000.

Net or ledger assets, December 31st of previous year..... \$113,576 96

INCOME.

	<i>Accident.</i>
Premiums on risks written.....	\$153,372 24
Deduct re-insurance.....	2,412 32
Net cash premiums.....	\$150,959 92
Interest on loans on mortgages.....	5,770 96
Interest and dividends on stocks and bonds.....	1,745 87
Total cash income.....	\$158,476 75
Aggregate.....	\$272,053 71

EXPENDITURES.

	<i>Accident.</i>
Paid for death claims other than weekly indemnity....	\$26,000 00
Paid for weekly or other periodical indemnity	40,752 99
Total.....	\$66,752 99
Deduct re-insurance.....	250 00
Net paid policy-holders.....	\$66,502 99
For commissions to agents.....	43,229 02
For salaries and expenses of agents.	8,554 48
For medical examiners' fees and salaries.....	546 30
For salaries and all other compensation of officers and home office employees.....	5,436 08
For taxes on premiums, \$1,401.44; insurance department fees, \$10; agents' licenses, \$834; municipal licenses, \$155.....	2,400 54
For rent.....	144 66
For furniture and fixtures.....	382 61
For advertising and general printing.....	4,864 37
All other expenses ..	2,902 54
Total disbursements.....	\$134,963 62
Balance	\$137,090 08

156 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS.

As PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$112,100 00
Cash in company's office.....	2,446 95
Cash deposited in bank.....	22,543 14
Net or ledger assets.....	<u>\$137,090 09</u>

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$453 53
Total assets.....	<u>\$137,543 93</u>

LIABILITIES.

	<i>Accident.</i>
Claims in process of adjustment	\$17,355 00
Claims resisted or in suspense	1,891 66
Aggregate of unpaid losses.....	\$19,246 66
Total unearned premiums.. . . .	<u>63,130 34</u>
Total liabilities	\$82,377 00
Surplus.....	55,166 93
Aggregate amount of liabilities including surplus.....	<u>\$137,543 93</u>

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31, preceding year (accident).....	\$30,755,300 00	\$92,171 66
Written or renewed during the year	39,219,750 00	153,372 24
Total.....	<u>\$69,975,050 00</u>	<u>\$245,543 90</u>
Deduct expirations and cancellations.....	30,302,500 00	119,529 10
Balance.....	\$39,772,550 00	\$126,014 80
Deduct re-insured policies.....	541,500 00	2,088 00
Net in force December 31, 1894....	<u>\$39,231,050 00</u>	<u>\$123,926 80</u>

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident.....	\$161,500 00	\$740 80	\$237 49	\$237 49

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

W. L. TRENHOLM, *President*.D. B. SICKELS, *Treasurer*.

Cash Capital, \$2,000,000.

Net or ledger assets, December 31st of previous year..... \$3,229,547 31

INCOME.

	<i>Fidelity.</i>	<i>Surety.</i>	
Premiums unpaid December 31, 1883.....	\$ 25,587 44	\$ 58,004 77	
Premiums on risks written.....	600,924 69	498,518 18	
Total.....	\$626,512 13	\$547,517 95	
Deduct premiums in course of collection,	19,491 01	69,374 41	
Entire premiums collected.....	\$607,021 12	\$478,143 54	
Deduct re-insurance, and return premiums,	37,358 50	101,710 46	
Net cash premiums.....	\$569,662 62	\$376,433 08	\$846,096 70
Interest on loans on mortgages.....			375 00
Interest and dividends on stocks and bonds.....			58,688 57
Rents.....			21,396 02
Profits on securities sold.....			6,540 00
Cash recovered from losses paid in previous years.....			21,514 35
Total cash income.....			\$1,054,611 64
Aggregate.....			\$4,284,158 95

EXPENDITURES.

	<i>Fidelity.</i>	<i>Surety.</i>	
Paid for claims.....	\$278,584 70	\$49,537 12	
Deduct salvage.....	30,196 64	1,322 80	
Net paid policy-holders.....	\$248,388 06	\$48,214 32	\$296,612 38
Paid to stockholders for interest or dividends.....			119,431 00
For commissions to agents.....			34,612 45
For salaries and expenses of agents.....			78,648 82
For salaries and all other compensation of officers and home office employes.....			121,250 08
For taxes on premiums, \$10,011.71; taxes on property, \$13,234.34; insurance department fees, \$5,332.52; agents' licenses, \$1,163.53; municipal licenses, \$268.29.....			30,010 39
Received under sub-lease.....			22,868 14

158 CASUALTY AND GUARANTEE INSURANCE COMPANIES

Paid for legal expenses	\$5,593 10
For furniture and fixtures.....	2,906 57
For advertising, general printing, postage and telegrams.....	31,069 43
All other expenses.....	33,828 06
Losses on securities actually sold.....	875 00
Total disbursements.....	<u>\$787,804 42</u>
Balance	\$3,496,354 53

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances.....	\$2,142,492 53
Loans on mortgage (first liens) on real estate.....	15,000 00
Cost value of bonds and stocks owned.....	1,584,313 11
Cash in company's office	2,668 30
Cash deposited in banks	131,329 51
Bills receivable	<u>47,379 22</u>
Net or ledger assets.....	\$3,873,082 67

OTHER ASSETS.

Interest due and accrued on mortgages	\$ 375 00
Interest due and accrued on bonds and stocks.....	28,526 52
Rents due and accrued on company's property or lease	500 00
Market value of bonds and stocks over cost.....	69,533 13
Net premiums in course of collection, to wit:	
Fidelity	\$18,991 01
Surety	<u>33,187 69</u>
Net amount of outstanding premiums.....	52,178 70
Total assets.....	<u>\$4,022,196 02</u>

ITEMS NOT ADMITTED.

Bills receivable	<u>47,279 22</u>
Total assets, less items not admitted	\$3,974,916 80

LIABILITIES.

	<i>Fidelity.</i>	
Claims in process of adjustment.....	\$118,641 90	
Claims resisted or in suspense.....	<u>125,875 00</u>	
Aggregate of unpaid losses.....		\$244,516 90
Total unearned premiums		478,408 59
Cash dividends due stockholders.....		40,569 00
Due and to become due for borrowed money		375,000 00
For all other indebtedness		<u>22,119 19</u>
Total liabilities, except capital stock.....		\$1,160,613 68
Cash capital		2,000,000 00
Surplus beyond capital and other liabilities.....		<u>814,308 12</u>
Aggregate liabilities, including capital and net surplus.....		\$3,974,916 80

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (surety).....	\$59,565,422 00	\$365,483 87
Written or renewed during the year.....	81,888,601 00	488,513 18
Total	\$141,455,023 00	\$853,997 05
Deduct expirations and cancellations	68,762,345 00	436,179 24
Net in force December 31, 1894.....	\$72,672,678 00	\$417,817 81
In force December 31, preceding year, (fidelity).....	\$67,449,916 00	\$411,348 24
Written or renewed during the year.....	89,358,011 00	600,924 69
Total.....	\$156,808,927 00	\$1,012,272 93
Deduct expirations and cancellations.....	75,967,292 00	473,273 57
Net in force December 31, 1894	\$80,841,635 00	\$538,999 36

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid</i>	<i>Losses Incurred.</i>
Fidelity and surety.....	\$685,000 00	\$3,588 00	\$38 75	\$38 75

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHARLES M. SWAIN, *President*.JAMES F. LYND, *Secretary*.

Cash Capital \$500,000.

Net or ledger assets, December 31st of previous year..... \$1,637,319 74

INCOME.

	<i>Surety.</i>	
Premiums unpaid December 31, 1893	\$ 4,505 62	
Premiums on risks written	87,489 85	
Total	\$91,995 47	
Deduct premiums in course of collection	7,376 06	
Entire premiums collected	\$84,619 44	
Deduct re-insurance and return premiums.....	6,864 71	
Net cash premiums		\$ 77,754 73
Increase in deposits during year		370,453 48
Interest on loans on mortgages.....		3,813 21
Interest on collateral loans		48,706 84
Interest and dividends on stocks and bonds		7,433 22
Interest upon other debts due the company.....		5,361 63
Rents.....		12,881 46
Cash recovered from losses paid in previous years		2,021 97
Income from all other sources.....		7,884 22
Total cash income		\$536,309 76
Aggregate.....		\$2,173,629 50

EXPENDITURES.

	<i>Surety.</i>	
Paid for weekly or other periodical indemnity.....	\$18,169 10	
Deduct salvage and re-insurance.....	2,483 92	
Net paid policy-holders		\$15,685 18
Interest paid to depositors.....		22,401 37
Paid to stockholders for interest or dividends.....		30,000 00
For commissions to agents		3,350 96
For salaries and expenses of agents... ..		8,905 84
Interest on ground rent and mortgage.....		1,413 50
For salaries and all other compensation of officers and home office employees.....		33,350 55
For taxes on premiums, \$128.01; taxes on property, \$4,166.50; insurance department fees, \$504.90; agents' licenses, \$40; municipal licenses and State tax, \$3,022.24.....		7,861 65
Depreciation Tallahassee Railway, \$220; Etna Iron Co., \$1,589.50; Bourse, \$30.00		1,869 50

OF OTHER STATES AND COUNTRIES.

161

Paid for legal expenses.....	\$1,819 83
Forged check, \$22.50; over draft, \$34.93	87 43
For furniture and fixtures, depreciation.....	2,251 86
For advertising and general printing.....	5,168 81
All other expenses.....	11,458 83
Losses on securities actually sold, Phila. & Reading, gen'l 40'..	3,725 00
Total disbursements.....	<u>\$154,420 01</u>
Balance	\$2,019,209 49

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances ...	\$337,318 25
Loans on mortgage (first liens) on real estate	125,900 00
Collateral loans	1,006,355 87
Cost value of bonds and stocks owned.....	234,744 50
Cash in company's office	49,100 00
Cash deposited in banks.....	250,370 20
Fixtures.....	6,807 20
Due from ledger, secured by mortgage on real estate, \$8,486.70; over-drafts, \$68.77.....	8,565 47
Five notes secured by bonds and mortgages.....	1,250 00
Net or ledger assets.....	<u>\$2,019,209 49</u>
Deduct depreciation from cost to bring same to market value.. . .	12,099 50
Net or ledger assets, less depreciation.....	\$2,007,109 99

OTHER ASSETS.

Commissions, \$171.37; reclaimable on fire policies, \$1,400	\$1,571 37
Interest accrued on mortgages.....	1,553 86
Interest accrued on bonds and stocks	1,506 96
Interest accrued on collateral loans.....	21,163 49
Interest accrued on other assets.....	553 31
Rents due on company's property or lease.....	268 88
Market value of real estate over cost	29,116 86
Net premiums in course of collection (surety).....	7,376 08
Total assets..	<u>\$2,070,220 69</u>

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	6,807 20
Total assets, less items not admitted	<u>\$2,063,613 49</u>

LIABILITIES.

Losses resisted or in suspense (surety).....	\$3,900 00
Deduct re-insurance	3,000 00
Aggregate of unpaid losses	<u>\$900 00</u>
Cash dividends due stockholders	195 00
Due and accrued for salaries, rent, advertising, agency and other expenses.....	500 00

162 CASUALTY AND GUARANTEE INSURANCE COMPANIES

Due depositors.....	\$1,294,689 64
Due banks	12,905 72
Interest accrued on deposits.....	10,914 50
Total liabilities, except capital stock.....	\$1,379,574 21
Cash capital	500,000 00
Surplus beyond capital and other liabilities	183,739 28
Aggregate amount of liabilities, including capital and net surplus.....	\$2,063,613 49

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31st, preceding year (surety)	\$37,537,747 10	\$122,416 16
Written or renewed during the year	20,650,043 06	87,489 85
Total	\$47,886,790 16	\$209,906 01
Deduct expirations and cancellations	18,446,760 46	85,265 83
Balance	\$29,441,029 70	\$124,642 19
Deduct re-insured policies.....	1,446,664 56	5,063 49
Net in force December 31, 1894	\$27,994,364 90	\$119,578 70

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, (Limited.)

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

GEORGE M. ENDICOTT, *Manager*, 71 Kilby street, Boston, Mass.

Deposit Capital, \$200,000.

Net or ledger assets, December 31st of previous year..... \$924,746 12

INCOME.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Fidelity.</i>	
Premiums unpaid December 31, 1883	\$ 49,048 26	\$206,294 60	\$ 2,539 38	
Premiums on risks written..	215,557 19	798,405 06	25,868 59	
Total	\$264,605 45	\$1,004,699 66	\$27,907 97	
Deduct premiums in course of collection	47,149 59	191,236 63	2,969 34	
Entire premiums collected...	\$217,455 86	\$813,463 03	\$25,038 63	
Deduct re-insurance, and return premiums.....	34,364 88	138,637 88	5,121 61	
Net cash premiums.....	\$183,070 98	\$679,825 65	\$19,917 02	\$882,813 65
Interest and dividends on stocks and bonds.....				36,919 92
Interest upon other debts due the company				28 15
Profit on securities sold.....				15,857 05
Total cash income.....				\$ 935,618 77
Aggregate				\$1,860,364 89

EXPENDITURES.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Fidelity.</i>	
Paid for death claims other than weekly indemnity....	\$11,582 62			
Paid for weekly or other periodical indemnity	75,178 76			
Total....	\$86,761 38	\$460,918 49	\$12,317 68	
Net paid policy-holders.....				\$559,997 55
Remitted to home office.....				70,659 83
Paid for commissions to agents				179,160 59
For salaries and expenses of agents.....				82,181 14
For salaries and all other compensation of officers and home office employes.....				50,151 46
For taxes on premiums, property, insurance department fees, agents' and municipal licenses				18,896 11

164 CASUALTY AND GUARANTEE INSURANCE COMPANIES

For rent, rates, etc.....	\$ 19,078 79
For legal expenses.....	2,911 41
For furniture and fixtures.....	1,502 80
For advertising and general printing.....	22,462 72
All other expenses.....	15,110 09
Total disbursements	<u>\$972,112 49</u>
Balance	\$888,252 40

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$929,748 50
Cash in company's office.....	660 44
Cash deposited in banks.....	148 47
Cash deposited with trustees, with Kidder, Peabody & Co.....	7,848 49
Net or ledger assets.....	<u>\$938,405 90</u>
Deduct depreciation from cost to bring same to market value.....	50,153 50
Net or ledger assets, less depreciation.....	<u>\$888,252 40</u>

OTHER ASSETS.

Interest due and accrued on bonds and stocks.	\$7,297 50
Net premiums in course of collection, viz:	
Accident.....	\$35,056 59
Employers' liability.....	158,186 63
Fidelity.....	2,380 84
Net amount of outstanding premiums.....	<u>\$195,623 56</u>
Total assets.....	<u>\$1,091,173 46</u>

ITEMS NOT ADMITTED.

Agents' balances, premiums over three months due.....	12,675 24
Total assets, less items not admitted.....	<u>\$1,078,498 22</u>

LIABILITIES.

	Accident.	Employers' liability.	Fidelity.	
Claims in process of adjustment	\$11,645 00	\$194,606 00	\$5 00	
Claims resisted or in suspense.....	20,900 00	1,950 00	-	
Total claims for losses	<u>\$32,545 00</u>	<u>\$196,556 00</u>	<u>\$5 00</u>	
Aggregate of unpaid losses.....				\$229,105 00
Total unearned premiums.....				<u>418,863 32</u>
Total liabilities, except deposit capital				<u>\$647,968 32</u>
Deposit capital.....				200,000 00
Surplus beyond capital and other liabilities....				230,529 90
Aggregate liabilities, including capital and net surplus				<u>\$1,078,498 22</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (accident).....	\$30,605,718 00	\$130,159 65
Written or renewed during the year.....	48,500,367 00	215,557 19
Total.....	\$79,106,085 00	\$345,716 84
Deduct expirations and cancellations.....	44,005,718 00	189,715 21
Net in force December 31, 1894.....	\$35,100,367 00	\$156,001 63
In force December 31, preceding year (employers' liability).....	\$170,550,388 00	\$702,042 79
Written or renewed during the year.....	181,999,589 00	798,405 06
Total.....	\$352,549,977 00	\$1,500,447 85
Deduct expirations and cancellations.....	202,683,103 00	894,150 63
Net in force December 31, 1894.....	\$149,866,874 00	\$606,297 22
In force December 31, preceding year (fidelity).....	\$2,031,879 00	\$10,855 27
Written or renewed during the year.....	5,693,250 00	25,368 59
Total.....	\$7,725,129 00	\$36,223 86
Deduct expirations and cancellations.....	3,179,129 00	18,075 34
Net in force December 31, 1894.....	\$4,546,000 00	\$20,148 52

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident.....	\$909,855 00	\$4,043 80	\$950 98	\$860 98
Employers' liability...	795,006 00	3,533 36	654 25	1,654 25
Fidelity.....	128,440 00	642 20	-	-
Aggregate.....	\$1,833,301 00	\$8,219 36	\$1,605 23	\$2,515 23

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. SEWARD, *President.* ROBERT J. HILLAS, *Treas. and Sec'y.*

Cash Capital, \$250,000.

INCOME.

	Accident.	Burglary	Employ- ers' Liability	Fidelity.	Plate Glass.	Steam Boiler.
Premiums unpaid Dec. 31, 1893	\$ 174,768 04	\$ 4,626 00	\$176,831 05	\$ 27,134 44	\$ 44,743 87	\$ 70,967 31
Premiums on risks written	1,064,260 38	63,818 75	1,059,315 00	315,131 89	323,533 99	271,336 80
Total.	1,239,028 43	68,444 75	1,236,146 05	342,266 33	367,277 86	342,304 11
Deduct premiums in course of collection..	167,343 36	6,795 25	132,772 59	32,220 42	38,348 63	45,866 23
Entire premiums col- lected.....	1,071,685 07	\$61,649 50	1,103,333 46	\$310,045 91	\$328,929 23	\$296,407 88
Deduct re-insurance and return premiums	317,690 25	13,288 83	250,681 89	95,535 70	48,196 26	62,767 03
Net cash premiums	\$753,994 82	\$48,360 67	\$852,711 57	\$214,510 21	\$280,732 97	\$233,640 85

Aggregate premium	\$2,383,951 06
Interest and dividends on stocks and bonds ...	\$67,239 50
Interest upon other debts due the company.....	967 05
Rents.....	1,277 49
Total	\$69,484 04
Less interest paid on loans on mortgages.....	\$1,717 71
Less interest paid on collateral loans.....	372 10
	2,089 81
Profit on securities sold.....	67,394 23
Borrowed from the Bank of New York.....	106 75
	31,724 00
Total cash income	\$2,483,176 07
Net or ledger assets, December 31st of previous year.....	1,621,418 24
Aggregate.....	\$4,104,594 31

EXPENDITURES.

	Accident	Burglary	Employ- ers' Liability	Fidelity.	Plate Glass.	Steam Boiler.
Paid for death claims other than weekly indemnity.....	\$154,839 00	-	-	-	-	-
Paid for weekly or other periodical in- demnity	220,504 18	-	-	-	-	-
Total	\$375,363 18	\$6,043 46	\$322,196 51	\$114,233 37	\$89,617 59	\$37,213 86
Deduct salvage and re- insurance	2,726 41	123 35	-	61,094 86	9,200 86	-
Total	\$372,636 77	\$5,920 11	\$322,196 51	\$53,138 51	\$90,418 73	\$37,213 86

Aggregate paid policy-holders.....	\$871,532 49
Paid to stockholders for interest or dividends.....	40,000 00
For commissions to agents	690,285 65
For salaries and expenses of agents	258,184 39
For medical examiners' fees, and salaries	3,340 98
For salaries and all other compensation of officers and home office employees.....	237,921 06
For taxes on premiums, \$25,796.76; taxes on property, \$128.85; insurance department fees, \$1,125.75; agents' licenses, \$7,698.23; municipal licenses, \$1,181.79	35,981 43
For rent.....	46,579 56
For legal expenses.....	15,507 26
Advanced to officers and agents.....	7,020 77
For furniture and fixtures.....	8,673 08
For advertising and general printing.....	46,080 57
All other expenses.....	38,254 22
Total disbursements.....	\$2,259,182 48
Balance	\$1,845,411 83

ASSETS

AS PER LEDGER ACCOUNT.

Cost value of real estate exclusive of incumbrances	\$299,750 80
Loans on mortgage (first liens) on real estate	23,206 64
Cost value of bonds and stocks owned....	1,452,622 49
Cash in company's office	31,056 49
Cash deposited in banks	14,996 87
Bills receivable	7,899 65
Agents' ledger balances of which \$16,021.61 was advanced this year..	30,272 63
Net or ledger assets.....	\$1,859,806 57
Deduct depreciation from cost to bring same to market value	14,393 74
Net or ledger assets, less depreciation.....	\$1,845,411 83

168 CASUALTY AND GUARANTEE INSURANCE COMPANIES

OTHER ASSETS.

Interest due and accrued on mortgages	\$712 69
Interest due and accrued on bonds and stocks.....	839 56
Interest due and accrued on other assets.....	23 41
Rents due and accrued on company's property or lease	13 15
Market value of real estate over cost.....	\$25,334 47
Net premiums in course of collection, to wit:	
Accident	\$119,583 57
Burglary	4,855 89
Employers' liability.....	94,879 29
Fidelity.....	23,024 72
Plate glass	27,408 93
Steam boiler	32,790 10
Net amount of outstanding premiums	302,537 50
Total assets.....	\$2,174,872 61

ITEMS NOT ADMITTED.

Agents' balances	\$30,272 63
Bills receivable.....	7,899 65
Total	38,172 28
Total assets, less items not admitted ..	\$2,136,700 33

LIABILITIES.

Losses and claims unpaid :	<i>In process of adjustment.</i>	<i>Resisted or in suspense.</i>
Accident	\$42,960 94	\$14,414 28
Burglary	1,249 66	-
Employers' liability.....	258,115 00	-
Fidelity.....	33,670 37	9,278 78
Plate glass.....	5,710 56	-
Steam boiler.....	2,288 16	-
Net number and amounts of unpaid losses.	\$343,994 69	\$23,688 06
Aggregate of unpaid losses.....		\$ 367,682 75
Total unearned premiums		1,257,246 64
Due and to become due for borrowed money.....		31,724 00
Due to other companies for re-insurance.....		4,969 89
For all other indebtedness.		12,967 53
Total liabilities, except capital stock		\$1,674,580 81
Cash capital		250,000 00
Surplus beyond capital and other liabilities		212,119 53
Aggregate amount of liabilities, including capital and net surplus.		\$2,136,700 33

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 32, preceding year, (accident).....	\$128,232,170 00	\$ 748,951 84
Written or renewed during the year.....	223,928,308 00	1,064,260 39
Total	\$352,160,478 00	\$1,813,212 23
Deduct expirations and cancellations	190,944,210 00	1,064,664 66
Balance ..	\$161,216,268 00	\$748,547 57
Deduct re-insured policies	10,000 00	42 00
Net in force December 31, 1894	\$161,206,268 00	\$748,505 57

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year, (burglary)...	\$3,487,850 00	\$28,129 75
Written or renewed during the year.....	8,831,102 00	63,818 75
Total	\$12,319,052 00	\$91,948 50
Deduct expirations and cancellations	4,919,300 00	38,932 99
Net in force December 31, 1894	\$7,399,752 00	\$53,015 51
 In force December 31, preceding year (employers' liability)	 \$ 87,683,781 63	 \$ 794,865 40
Written or renewed during the year.....	119,167,431 00	1,069,315 00
Total	\$206,851,212 63	\$1,864,180 40
Deduct expirations and cancellations	106,309,904 63	1,001,003 63
Net in force December 31, 1894	\$101,541,308 00	\$853,176 77
 In force December 31, preceding year, (fidelity).....	 \$39,019,369 60	 \$235,910 58
Written or renewed during the year.....	54,062,978 93	315,131 89
Total	\$93,082,348 53	\$551,042 47
Deduct expirations and cancellations	53,777,819 60	317,245 91
Balance	\$39,304,528 93	\$233,796 56
Deduct re-insured policies	20,000 00	115 00
Net in force December 31, 1894	\$39,284,528 93	\$233,681 56
 In force December 31, preceding year, (plate glass)...	 \$ 9,600,989 23	 \$265,415 98
Written or renewed during the year.....	11,182,164 51	322,533 99
Total	\$20,783,153 74	\$587,949 97
Deduct expirations and cancellations	11,155,563 23	310,959 82
Net in force December 31, 1894	\$9,627,590 51	\$276,990 15
 In force December 31, preceding year, (steam boiler),	 \$65,114,161 87	 \$309,966 29
Written or renewed during the year... ..	70,535,151 00	271,336 80
Total	\$135,649,312 87	\$581,303 09
Deduct expirations and cancellations.....	60,359,104 61	233,484 40
Balance	\$75,290,208 26	\$347,818 69
Deduct re-insured policies	982,000 00	1,926 03
Net in force December 31, 1894	\$74,308,208 26	\$345,892 66

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$968,300 00	3,717 31	\$922 02	\$922 02
Burglary	13,900 00	195 37	-	-
Employers' liability	968,000 00	7,814 49	3,062 44	3,062 44
Fidelity	374,500 00	1,990 00	-	-
Plate glass	22,140 89	586 69	56 15	56 15
Steam boiler.....	519,000 00	1,781 81	-	-
Aggregate	\$2,865,840 89	\$16,085 17	\$4,040 61	\$4,040 61

***FIDELITY AND DEPOSIT COMPANY,**

BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*HERMAN E. BASLER, *Secretary.*

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$541,577 73
Stocks and bonds owned by the company, market value	215,503 00
Cash in company's principal office	\$ 4,275 15 }
Cash deposited in bank	40,000 00 }
Gross premiums in due course of collection.....	12,270 76
Bills receivable, not matured, taken for premiums.....	9,264 88
Gross assets.....	<u>\$833,591 53</u>

LIABILITIES.

Losses unadjusted, including all reported losses.....	\$ 8,779 67
Unearned premiums on outstanding risks.....	<u>86,757 47</u>
Total liabilities, except capital and surplus.....	\$ 95,537 14
Paid up capital ..	500,000 00
Surplus beyond capital and other liabilities.....	<u>238,054 38</u>
Gross liabilities, including net surplus	<u>\$833,591 52</u>

INCOME.

Net cash received for premiums (surety).....	\$168,336 71
Received for interest and dividends on stocks and bonds and all other sources	10,449 66
Income from all other sources, viz.: rents, \$5,758.00; commissions, net profits on investments, safe deposit department, etc., \$17,881.71.....	<u>23,639 71</u>
Gross cash income	<u>\$202,486 08</u>

EXPENDITURES.

Net amount paid for losses (surety)	\$24,631 27
Paid for commissions or brokerage	22,900 50
Salaries and others of officers, clerks and employes.....	14,629 26
Paid State, National and local taxes.....	8,618 95
All other expenditures, viz.: advertising, \$1,679.53; postage, \$2,285.96; stationery, \$2,836.31; incidentals, \$5,621.52; rents, \$2,306.34.....	<u>14,711 68</u>
Gross cash expenditures.	<u>\$85,391 75</u>

*Admitted April 22, 1895.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1893.....	\$31,104,406 53	\$113,896 09
Written during the year.....	35,898,419 45	178,165 68
Total.....	\$67,002,825 98	\$292,061 77
Expired and terminated.....	24,557,717 67	97,196 08
In force at end of the year.....	\$42,445,108 31	194,865 69
Deduct amount re-insured	15,215,033 52	21,350 75
Net amount in force	\$27,230,074 79	\$173,514 94

GUARANTORS' LIABILITY INDEMNITY COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

THOMAS V. COOPER, *President.*WILLIAM H. KNORR, *Secretary.*

Cash Capital, \$250,000.

INCOME.

	<i>Employers' Liability.</i>	<i>Steam Boiler.</i>
Premiums unpaid December 31, 1893.....	\$99,751 80	-
Premiums on risks written	552,503 63	\$29,888 93
Total.....		\$682,144 36
Deduct premiums in course of collection.....		190,570 69
Net cash premiums received.....		\$491,573 67
Interest on loans on mortgages.....		1,850 00
Interest and dividends on stocks and bonds		8,498 07
Income from all other sources.....		1,382 70
Total cash income.		\$503,304 44

EXPENDITURES.

	<i>Employers' Liability.</i>	
Paid for death claims other than weekly indemnity.. }	\$128,367 69	
Paid for weekly or other periodical indemnity..... }		
Deduct salvage and re-insurance.....	607 70	
Net paid policy-holders.....		\$125,760 19
For commissions to agents.....		237,517 96
For salaries and expenses of agents.....		21,968 94
For legal expenses.....		12,344 33
All other expenses.....		14,842 96
Total disbursements.....		\$412,434 38
Balance		90,870 05

ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$68,876 48
Collateral loans.....	30,945 30
Cost value of bonds and stocks owned.	274,640 00
Cash in company's office.	9,077 76
Cash deposited in banks.....	51,827 85
Net or ledger assets.....	\$455,367 39

OTHER ASSETS.

Interest due and accrued on bonds and stocks.	\$2,490 32
Interest due and accrued on collateral loans.....	567 32
Gross premiums in course of collection.....	132,135 65
Total assets	<u>\$590,560 68</u>

LIABILITIES.

Aggregate of unpaid losses.....	\$13,375 12
Total unearned premiums.....	168,416 35
Special reserve to meet unanticipated losses.....	50,000 00
Total liabilities, except capital stock.....	<u>\$231,791 47</u>
Cash capital.....	250,000 00
Surplus beyond capital and other liabilities	108,769 21
Aggregate liabilities, including capital and net surplus	<u>\$590,560 68</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force May 1, 1894, (employers' liability)	\$10,427,000 00	\$146,595 50
Written or renewed during the year.....	20,129,000 00	552,503 63
Total	<u>\$30,556,000 00</u>	<u>\$699,099 13</u>
Deduct expirations and cancellations.....	16,698,700 00	382,052 85
Net in force December 31, 1894.....	<u>\$13,857,300 00</u>	<u>\$317,046 28</u>
Written or renewed during the year, (steam boiler)....	\$1,306,300 00	\$29,888 93
Deduct expirations and cancellations.....	442,310 00	10,102 50
Net in force December 31, 1894.....	<u>\$863,990 00</u>	<u>\$19,786 43</u>

GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President*.ROBERT KERR, *Secretary*.

Cash Capital, \$304,600.

Net or ledger assets, December 31st of previous year..... \$757,189 73

INCOME.

	<i>Fidelity.</i>
Premiums unpaid December 31, 1893.....	\$ 19,775 70
Premiums on risks written.....	279,941 44
Total	\$299,717 14
Deduct premiums in course of collection.....	9,789 97
Entire premiums collected.....	\$290,927 17
Deduct re-insurance, and return premiums	67,061 96
Net cash premiums.....	\$222,865 19
Interest on loans on mortgages.....	1,265 00
Interest on collateral loans.....	1,909 00
Interest and dividends on stocks and bonds.....	28,488 85
Interest upon other debts due the company.....	1,151 28
Rents.....	794 89
Total cash income	\$256,504 19
Aggregate.....	\$1,013,683 92

EXPENDITURES.

	<i>Fidelity.</i>
Paid for death claims other than weekly indemnity	\$63,961 78
Deduct salvage and re-insurance.....	24,252 86
Net paid policy-holders.....	\$39,708 92
Paid to stockholders for interest or dividends.....	18,276 00
For commissions to agents.....	2,063 07
For salaries and expenses of agents	58,529 96
For salaries and all other compensation of officers and home office employees.....	42,052 64
For taxes on premiums, \$4,571.30; taxes on property, \$378.80; insurance department fees, \$654.75; agents' licenses, \$42.00; municipal licenses, \$806.98	6,948 83
For rent	8,289 67
For legal expenses and real estate expenses.....	1,701 35
For advertising and general printing.....	2,950 56
All other expenses.....	16,813 35
Total disbursements.....	\$196,664 35
Balance.....	\$817,029 57

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances.....	\$35,361 83
Loans on mortgage (first liens) on real estate.....	19,030 00
Collateral loans.....	23,200 00
Cost value of bonds and stocks owned... ..	654,428 81
Cash in company's office.....	662 59
Cash deposited in banks.....	78,418 79
Furniture, including safes.....	5,928 05
Net or ledger assets.....	\$817,029 57
Deduct depreciation from cost to bring same to market value.....	1,991 94
Net or ledger assets, less depreciation.....	\$815,037 63

OTHER ASSETS.

Interest due and accrued on bonds and stocks.....	\$7,094 45
Interest due and accrued on other assets.....	360 51
Net amount of outstanding premiums.....	9,789 97
Total assets....	\$832,282 50

ITEMS NOT ADMITTED.

Furniture, fixtures and safes.	\$5,928 05
Total assets, less items not admitted.....	\$826,354 45

LIABILITIES.

	<i>Fidelity.</i>	
Claims in process of adjustment.....	\$23,239 49	
Claims resisted or in suspense.....	69,500 00	
Aggregate of unpaid losses....		\$ 92,739 49
Total unearned premiums.....		112,647 06
Due and accrued for salaries, rent, advertising, agency and other expenses.....		7,541 76
Total liabilities, except capital stock.....		\$212,928 31
Cash capital		304,600 00
Surplus beyond capital and other liabilities		306,826 14
Aggregate liabilities, including capital and net surplus		\$826,354 45

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (guarantee)	\$49,407,890 00	\$244,834 98
Written or renewed during the year.....	57,704,384 00	278,941 44
Total	\$107,111,774 00	\$524,776 42
Deduct expirations and cancellations.....	55,694,777 00	259,902 72
Balance	\$51,416,997 00	\$264,873 70
Deduct re-insured policies.....	7,760,410 00	39,579 58
Net in force December 31, 1894.....	\$43,656,587 00	\$225,294 12

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Incurred.</i>
Fidelity.....	\$270,700 00	\$1,363 84	\$23 73

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Cash Capital, \$500,000.

Net or ledger assets, December 31st of previous year \$1,721,741 65

INCOME.

	<i>Steam boiler.</i>
Premiums unpaid December 31, 1893	\$323,507 49
Premiums on risks written	914,213 59
Total	\$1,237,721 08
Deduct premiums in course of collection.....	215,881 62
Entire premiums collected	\$1,021,839 46
Deduct re-insurance, and return premiums	87,811 17
Net cash premiums	\$934,028 29
Interest on loans on mortgages	15,510 27
Interest on collateral loans	300 00
Interest and dividends on stocks and bonds	56,691 90
Profit on securities sold	190 00
Income from all other sources.....	1,615 54
Total cash income.....	\$1,008,336 00
Aggregate	\$2,730,077 65

EXPENDITURES.

Paid for losses (steam boiler)	\$65,282 26
Paid to stockholders for interest or dividends.....	60,000 00
For commissions to agents	207,468 35
For salaries and expenses of agents	79,033 06
For boiler examiners' inspection expenses	290,866 58
For salaries and all other compensation of officers and home office employees.....	29,118 00
For taxes on premiums, \$11,871.77; insurance department fees, \$985.21; agents' licenses, \$601.50; State and municipal licenses, \$3,467.75	16,926 23
For rent.....	2,787 50
For legal expenses.....	300 00
For furniture and fixtures and apparatus	4,661 72
For advertising and general printing.....	27,796 83
All other expenses.....	8,958 37
Losses on securities actually sold.....	542 48
Total disbursements.....	\$784,331 58
Balance	\$1,955,746 27

ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances	\$ 89,986 33
Loans on mortgage (first liens) on real estate	281,020 00
Collateral loans	5,000 00
Cost value of bonds and stocks owned.....	1,152,169 69
Cash in company's office	4,709 39
Cash deposited in banks	96,182 42
Net or ledger assefs.....	<u>\$1,629,077 83</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$ 6,883 53
Interest due and accrued on bonds and stocks.....	23,557 56
Interest due and accrued on collateral loans.	58 38
Market value of bonds and stocks over cost	79,786 37
Net premiums in course of collection (steam boiler) ..	196,372 65
Total assets.....	<u>\$1,965,746 27</u>

LIABILITIES.

Losses in process of adjustment (steam boiler)	\$ 25,557 58
Total unearned premiums	<u>1,216,462 54</u>
Total liabilities, except capital stock.....	\$1,242,020 12
Cash capital	500,000 00
Surplus beyond capital and other liabilities	183,726 15
Aggregate liabilities, including capital and net surplus.....	<u>\$1,935,746 27</u>

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31, preceding year (steam boiler)....	232,844,521	\$2,301,381 78
Written or renewed during the year	<u>102,628,629</u>	<u>914,213 50</u>
Total.....	335,473,250	\$3,115,595 37
Deduct expirations and cancellations	<u>90,604,769</u>	<u>814,636 13</u>
Net in force December 31, 1894.....	244,868,481	\$2,300,959 24
Unearned premiums computed at fifty per cent.....	-	\$1,150,479 62

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at risk.</i>	<i>Premiums and inspections received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Steam boiler.....	\$1,215,500	\$11,451 51	\$133 18	\$138 18

LAWYERS' SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOEL B. ERHARDT, *President*.FRANK SPERRY, *Secretary*.

Cash Capital, \$500,000.

Net or ledger assets, December 31st of previous year.....	\$530,238 00
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INCOME.

	<i>Surety.</i>
Premiums unpaid Dec. 31, 1893.....	\$13,568 21
Premiums on risks written.....	131,951 78
Total.....	\$145,519 99
Deduct premiums in course of collection.....	25,802 49
Entire premiums collected.....	\$119,717 50
Deduct re-insurance and return premiums	20,483 88
Net cash premiums	\$99,233 62
Interest and dividends on stocks and bonds.....	15,749 05
Total cash income.....	\$114,982 67
Aggregate.....	\$645,220 67

EXPENDITURES.

	<i>Surety.</i>
Paid for losses.....	\$2,060 81
Deduct salvage and re-insurance.....	1,874 38
Net paid policy-holders.....	\$306 43
For commission or brokerage.. ..	4,880 98
For State and local taxes in this and other states....	2,429 50
For salaries and all other compensation of officers, \$21,068.94; clerks, \$14,814.01; agents, \$888.96....	36,791 91
All other expenses	25,268 61
Total disbursements.....	\$69,577 43
Balance	\$575,643 24

ASSETS

As PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances.....	\$15,920 00
Cost value of bonds and stocks owned.....	513,500 24
Cash in company's office.....	585 29
Cash deposited in bank.....	33,826 12
Net or ledger assets.....	\$563,331 65

OTHER ASSETS.

Gross premiums in course of collection.. . . .	\$15,883 12
Total assets.....	\$579,324 77

LIABILITIES.

Total unearned premiums.. . . .	\$50,434 36
Due and accrued for salaries, rent, advertising, agency and other expenses.....	3,737 16
For all other indebtedness.....	102 37
Total liabilities, except capital stock	\$54,273 89
Cash capital	500,000 00
Surplus beyond capital and other liabilities	25,050 88
Aggregate amount of liabilities, including capital and net surplus.....	\$579,324 77

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31, preceding year (surety).....	\$12,868,881 00	\$32,130 49
Written or renewed during the year	20,788,560 52	131,951 78
Total	\$33,657,491 52	\$214,082 27
Deduct expirations and cancellations.....	15,719,965 00	113,213 55
Net in force December 31, 1894.....	\$17,937,526 52	\$100,868 72

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at risk.</i>	<i>Premiums received.</i>
Surety.....	\$4,500 00	\$45 00

LONDON GUARANTEE AND ACCIDENT COMPANY,

(LIMITED.)

LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN THE UNITED STATES IN 1892.

A. W. MASTERS, *General Manager*, 317-321 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

Net or ledger assets, December 31st of previous year..... \$398,066 19

INCOME.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Fidelity.</i>	
Premiums unpaid Dec. 31, 1893..	\$ 39,793 21	\$ 66,231 46	\$ 1,157 06	
Premiums on risks written. ...	161,471 36	322,968 56	13,891 09	
Total	\$191,264 57	\$389,220 02	\$15,048 15	
Deduct premiums in course of collection.....	40,324 14	66,077 25	1,696 06	
Entire premiums collected	\$150,940 43	\$323,142 77	\$13,352 07	
Deduct re-insurance, and return premiums	42,572 95	47,759 66	2,895 70	
Net cash premiums	\$108,367 48	\$275,383 11	\$10,456 37	\$394,206 96
Interest and dividends on stocks and bonds				12,468 37
Total cash income.....				\$406,675 33
Aggregate				\$804,761 52

EXPENDITURES.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Fidelity.</i>	
Paid for death claims other than weekly indemnity	\$22,078 60	-	-	
Paid for weekly or other periodical indemnity.....	35,213 22	-	-	
Net paid policy-holders	\$57,291 82	\$45,505 35	\$466 15	\$103,263 32
Paid for commissions to agents				125,840 19
For salaries and expenses of agents.....				1,301 40
For medical examiners' fees, and salaries				7,706 54
For salaries and all other compensation of officers and home office employees				16,516 04
For taxes on premiums, property, insurance department fees, agents' and municipal licenses.....				4,337 08
For rent.....				2,588 37

Paid for legal expenses	\$1,888 83
For advertising and general printing ..	5,518 90
All other expenses.....	17,529 87
Total disbursements.....	\$286,620 64
Balance	\$518,140 88

ASSETS

As PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$356,850 04
Cash in company's office	102 85
Cash deposited in banks	24,829 69
Net or ledger assets.....	\$381,882 58

OTHER ASSETS.

Interest due and accrued on bonds and stocks.....	\$1,655 30
Market value of bonds and stocks over cost.....	29,087 09
Net amount of outstanding premiums.....	\$78,292 91
Total assets.....	\$490,927 88

LIABILITIES.

	<i>Accident.</i>	<i>Employers' Liability.</i>
Claims in process of adjustment	\$ 332 85	-
Known or reported proofs not filed	3,597 14	\$33,000 00
Claims resisted or in suspense	780 00	4,640 00
Net amount of unpaid losses.....	\$4,709 99	\$37,640 00
Aggregate of unpaid losses.....		\$ 42,349 99
Total unearned premiums		194,093 35
Total liabilities, except capital stock.....		\$236,443 34
Deposit capital.....		200,000 00
Surplus beyond capital and other liabilities.....		54,484 54
Aggregate liabilities, including capital and net surplus.....		\$490,927 88

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (accident)	\$ 8,123,675 00	\$ 71,033 39
Written or renewed during the year.....	16,284,650 00	151,471 36
Total	\$24,408,325 00	\$222,504 75
Deduct expirations and cancellations	12,245,375 00	116,720 46
Net in force December 31, 1894.....	\$12,162,950 00	\$105,784 29
 In force Dec. 31, preceding year, (employers' liability)	 \$17,780,000 00	 \$143,664 48
Written or renewed during the year.....	38,311,700 00	322,988 56
Total.....	\$56,101,700 00	\$466,653 04
Deduct expirations and cancellations.....	22,694,200 00	194,345 76
Net in force December 31, 1894	\$33,107,500 00	\$272,307 28

182 CASUALTY AND GUARANTEE INSURANCE COMPANIES

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (fidelity).....	\$ 882,650 00	\$ 5,097 20
Written or renewed during the year	2,262,350 00	13,891 09
Total	\$3,145,000 00	\$18,988 29
Deduct expirations and cancellations.....	1,529,300 00	8,883 17
Net in force December 31, 1894	\$1,615,700 00	\$10,085 12

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$28,000 00	\$125 00	-	-
Employers' liability	150,000 00	585 50	\$18 00	\$18 00
Aggregate.....	\$178,000 00	\$720 50	\$18 00	\$18 00

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS, *President*.DANIEL B. HALSTEAD, *Secretary*.

Cash Capital, \$250,000.

 Net or ledger assets, December 31st of previous year..... \$527,062 80

INCOME.

	<i>Plate Glass.</i>
Premiums unpaid December 31, 1883 (net).....	\$76,605 68
Premiums on risks written	437,968 16
Total	\$514,573 84
Deduct premiums in course of collection	70,062 23
Entire premiums collected	\$444,511 61
Deduct re-insurance and return premiums.....	37,706 83
Net cash premiums	\$406,804 78
Interest and dividends on stocks and bonds	9,996 89
Rents, in addition to company's office	11,808 94
Profit on securities sold.....	549 85
Total cash income	\$429,160 46
Aggregate.....	\$856,243 26

EXPENDITURES.

	<i>Plate Glass.</i>
Paid for death claims other than weekly indemnity.....	\$190,070 92
Deduct salvage and re-insurance.....	53,529 61
Net paid policy-holders	\$136,541 31
Paid to stockholders for interest or dividends.....	42,500 00
For commissions to agents	112,796 94
For salaries and expenses of agents.....	340 54
For salaries and all other compensation of officers and home office employees.....	43,405 40
For taxes on premiums, \$5,594.63; taxes on property, \$2,822.84; insurance department fees, \$1,751.27; agents' licenses, \$2,333.00; municipal licenses, \$527.34.....	13,028 48
For rent.....	2,500 08
For legal expenses, \$398.91; real estate expenses, \$4,971.26.....	5,370 17
For furniture and fixtures.....	104 99
For advertising and general printing.....	9,040 16
All other expenses, viz.: sundries, \$3,748.90; postage, \$2,900.23; real estate account, \$7,461.52.....	14,110 65
Total disbursements.....	\$378,786 72
Balance	\$576,444 54

184 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances.....	\$245,763 18
Cost value of bonds and stocks owned.....	308,602 13
Cash in company's office.....	2,803 57
Cash deposited in banks.....	19,373 66
Net or ledger assets.....	\$578,444 54
Deduct depreciation from cost to bring same to market value.....	37,702 63
Net or ledger assets, less depreciation.....	\$538,741 91

OTHER ASSETS.

Rents due on company's property or lease.....	\$1,678 81
Market value of real estate over cost	19,236 83
Net amount of outstanding premiums.....	52,546 67
Total assets..	\$612,204 21

ITEMS NOT ADMITTED.

Unpaid premiums, three months over due.....	\$3,541 43
Total assets, less items not admitted	\$608,662 78

LIABILITIES.

Losses in process of adjustment (plate glass)	\$ 2,548 07
Total unearned premiums.....	205,078 37
Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing.....	20,256 83
Total liabilities, except capital stock.....	\$227,883 27
Cash capital	250,000 00
Surplus beyond capital and other liabilities	130,779 51
Aggregate amount of liabilities, including capital and net surplus.....	\$608,662 78

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31st, preceding year (plate glass).....	\$14,857,800 00	\$414,746 94
Written or renewed during the year	14,583,459 00	437,968 16
Total	\$29,441,259 00	\$852,717 10
Deduct expirations and cancellations	15,029,396 00	444,610 03
Net in force December 31, 1894	\$14,411,863 00	\$408,107 07

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate Glass.....	\$61,450 85	\$1,642 48	\$5,978 63	\$5,789 96

METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

HENRY HARTEAU, *President.*EUGENE H. WINSLOW, *Secretary.*

Cash Capital, \$100,000.

Net or ledger assets, December 31st of previous year.....	\$348,271 16
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INCOME.

	<i>Plate Glass.</i>
Premiums unpaid December 31, 1883.....	\$ 34,453 54
Premiums on risks written.....	294,356 43
Total	\$328,809 97
Deduct premiums in course of collection.....	38,300 90
Entire premiums collected.....	\$290,609 07
Deduct re-insurance and return premiums.....	34,990 71
Net cash premiums	\$255,618 36
Interest and dividends on stocks and bonds.....	7,304 40
Rents	2,940 42
Received for assessments on capital	2,655 00
Total cash income.....	\$268,518 18
Aggregate	\$616,788 34

EXPENDITURES.

	<i>Plate Glass.</i>
Paid for death claims other than weekly indemnity.... }	\$91,892 08
Paid for weekly or other periodical indemnity..... }	
Deduct salvage	1,837 77
Net paid policy-holders.....	\$90,054 31
Paid to stockholders for interest or dividends	16,000 00
For commissions to agents.....	80,174 79
For salaries and all other compensation of officers and home office employees.....	22,788 97
For taxes on premiums, \$3,480.03; taxes on property, \$1,163.50:	
insurance department fees, \$1,488.74; agents' licenses, \$797.51..	6,929 78
For real estate expenses	1,360 35
For advertising and general printing	3,513 27
All other expenses.....	11,024 74
Total disbursements	\$231,846 21
Balance	\$384,943 18

186 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances	\$150,000 00
Cost value of bonds and stocks owned.....	190,114 24
Cash in company's office.....	1,380 58
Cash deposited in banks.....	43,448 81
Net or ledger assets.....	<u>\$384,943 13</u>

OTHER ASSETS.

Interest accrued on bonds and stocks.	\$ 573 28
Plate glass on hand.....	1,086 86
Due for glass sold	1,022 83
Market value of bonds and stocks over cost.....	1,720 76
Net premiums in course of collection (plate glass)	38,900 90
Total assets.....	<u>\$427,528 74</u>

LIABILITIES.

Aggregate of unpaid losses.....	\$ 3,500 00
Total unearned premiums.....	132,310 39
Due and accrued for salaries, rent, advertising, agency and other expenses	3,517 18
For all other indebtedness, viz.: due for commissions.....	9,550 35
Total liabilities, except capital stock	<u>\$148,877 89</u>
Cash capital	100,000 00
Surplus beyond capital and other liabilities... ..	178,648 94
Aggregate liabilities, including capital and net surplus	<u>\$427,528 74</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (plate glass).....	\$ 8,788,267 00	\$248,000 39
Written or renewed during the year.....	10,306,184 00	294,356 43
Total.....	<u>\$19,094,451 00</u>	<u>\$542,356 82</u>
Deduct expirations and cancellations.....	10,076,889 00	277,738 05
Net in force December 31, 1894.....	<u>\$9,017,562 00</u>	<u>\$264,620 77</u>

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass...	\$21,509 01	\$545 60	\$20 00	\$20 0

NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.*BYRON G. HAGER, *Secretary.*

Cash Capital, \$100,000.

Net or ledger assets, December 31st of previous year.....	\$12,479 87
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INCOME.

	<i>Plate Glass.</i>
Premiums unpaid December 31, 1893.....	\$ 6,147 60
Premiums on risks written.....	44,548 21
Total	\$50,695 81
Deduct premiums in course of collection.....	8,817 24
Entire premiums collected.....	\$41,878 57
Deduct re-insurance, and return premiums	1,975 51
Net cash premiums.....	\$39,903 06
Interest on loans on mortgages.....	5,728 10
Total cash income	\$45,631 16
Aggregate.....	\$170,111 08

EXPENDITURES.

	<i>Plate Glass.</i>
Paid for losses.....	\$18,192 44
Deduct salvage	3,747 56
Net paid policy-holders.....	\$14,444 88
Paid to stockholders for interest or dividends.....	6,000 00
For commissions to agents.....	12,732 20
For salaries and expenses of agents	2,031 64
For salaries and all other compensation of officers and home office employees.....	5,329 50
For taxes on premiums, \$530.08; taxes on property, \$111.41; insurance department fees, \$836.50; agents' licenses, \$464.00.	1,941 94
For legal expenses.....	28 00
For advertising and general printing.....	742 74
All other expenses.....	1,117 39
Total disbursements.....	\$44,368 29
Balance.....	\$125,742 74

188 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS

AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$118,645 00
Cash in company's office.....	2,305 47
Cash deposited in banks.....	9,792 27
Net or ledger assets.....	<u>\$125,742 74</u>

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$1,280 44
Net premiums in course of collection (plate glass).....	6,436 59
Total assets....	<u>\$133,459 77</u>

LIABILITIES.

Plate Glass.

Total losses adjusted and not paid.....	\$159 97
Claims in process of adjustment.....	<u>205 00</u>
Aggregate of unpaid losses....	\$ 364 97
Total unearned premiums.....	24,679 53
Due for all other indebtedness	<u>24 25</u>
Total liabilities, except capital stock.....	\$25,068 75
Cash capital	100,000 00
Surplus beyond capital and other liabilities	<u>8,391 02</u>
Aggregate liabilities, including capital and net surplus	<u>\$133,459 77</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (plate glass) ...	\$1,441,878 00	\$51,604 85
Written or renewed during the year.....	<u>1,488,394 00</u>	<u>44,548 21</u>
Total	\$2,930,272 00	\$96,153 06
Deduct expirations and cancellations.....	<u>1,194,545 00</u>	<u>42,023 44</u>
Net in force December 31, 1894.....	\$1,735,727 00	\$54,130 62

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>
Plate glass.....	\$5,560 25	\$144 38

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President.*MAJOR A. WHITE, *Secretary.*

Cash Capital, \$100,000.

Net or ledger assets, December 31st of previous year.....	\$181,199 18
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INCOME.

	<i>Plate Glass.</i>	
Premiums unpaid December 31, 1893	\$ 33,909 70	
Premiums on risks written.....	226,927 64	
Total.....	<u>\$260,837 34</u>	
Deduct premiums in course of collection.....	29,835 04	
Entire premiums collected	<u>\$230,902 30</u>	
Deduct re-insurance and return premiums.....	45,982 95	
Net cash premiums		\$184,919 35
Interest and dividends on stocks and bonds		6,944 75
Total cash income.		<u>\$191,864 10</u>
Aggregate.....		\$373,063 28

EXPENDITURES.

	<i>Plate Glass.</i>	
Paid for death claims other than weekly indemnity	\$58,905 34	
Deduct salvage and re-insurance.....	1,020 90	
Net paid policy-holders.....		\$57,884 44
Paid for commissions to agents		55,042 74
For salaries and all other compensation of officers and home office employees.....		25,298 07
For taxes on premiums, \$1,973.36; insurance department fees, \$1,674.19; agents' licenses, \$813.00; municipal licenses, \$139.54..		4,600 09
For rent.....		3,570 25
For legal expenses.....		98 00
For furniture and fixtures		101 00
For advertising and general printing.....		1,656 03
All other expenses.....		7,881 77
Losses on securities actually sold		<u>125 00</u>
Total disbursements.....		\$156,309 39
Balance		216,753 89

190 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS

As PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.	\$207,354 25
Cash in company's office.	1,977 14
Cash deposited in banks.....	7,422 50
Net or ledger assets.....	\$216,753 89
Deduct depreciation from cost to bring same to market value	6,284 25
Net or ledger assets, less depreciation.....	\$210,469 64

OTHER ASSETS.

Net premiums in course of collection (plate glass).....	\$18,901 27
Total assets	\$229,370 91

LIABILITIES.

Losses adjusted and not paid (plate glass)	\$2,181 38
Total unearned premiums	96,682 23
Due and accrued for salaries, rent, advertising, agency and other expenses.....	421 92
Due for return premiums	468 78
Total liabilities, except capital stock	\$ 96,754 31
Cash capital	100,000 00
Surplus beyond capital and other liabilities	32,616 60
Aggregate liabilities, including capital and net surplus	\$229,370 91

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, 1893, (plate glass).....	\$6,936,855 00	\$178,270 09
Written or renewed during the year.....	8,180,591 00	226,927 64
Total	\$15,117,446 00	\$405,197 73
Deduct expirations and cancellations.....	8,412,742 00	216,533 68
Net in force December 31, 1894.....	\$6,704,704 00	\$188,664 06

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass	\$36,242 95	\$973 42	\$183 54	\$183 54

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

PHINEAS C. LOUNSBURY, *President*. KIMBALL C. ATWOOD, *Secretary*.

Cash Capital, \$100,000.

Net or ledger assets, December 31st of previous year. \$310,926 84

INCOME.

Premiums unpaid December 31, 1893 (accident).....	\$23,902 00
Premiums on risks written	670,782 05
Total	\$694,684 05
Deduct premiums in course of collection	47,115 00
Net cash premiums	\$652,549 05
Interest and dividends on stocks and bonds.....	10,180 75
Total cash income	\$662,729 80
Aggregate	\$973,856 74

EXPENDITURES.

Paid for death claims other than weekly indemnity (accident).....	\$62,200 00
Paid for weekly or other periodical indemnity.....	173,547 67
Net paid policy-holders	\$235,747 67
Paid to stockholders for interest or dividends	6,000 00
For commissions to agents.....	176,999 82
For salaries and expenses of agents.....	166,529 01
For taxes on premiums, taxes on property, insurance department fees, agents' licenses and municipal licenses.....	8,670 23
All other expenses, viz.: expense of adjusting claims, medical examiners' fees, traveling and legal expenses, \$18,235; furniture, books of account, etc., \$4,667.59.....	22,923 01
Total disbursements	\$616,869 74
Balance	\$356,787 00

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned	\$234,664 20
Cash in company's office.....	35,212 69
Cash deposited in banks.....	88,769 11
Agents' ledger balances.....	3,141 00
Net or ledger assets	\$366,787 00

192 CASUALTY AND GUARANTEE INSURANCE COMPANIES

OTHER ASSETS.

Interest due and accrued on bonds and stocks	\$2,218 25
Market value of bonds and stocks over cost.....	2,526 75
Net premiums in course of collection (accident).....	50,256 00
Total assets	<u>\$411,788 00</u>

ITEMS NOT ADMITTED.

Agents' balances	\$3,141 00
Total assets less items not admitted.....	<u>\$408,647 00</u>

LIABILITIES.

	<i>Accident.</i>
Claims in process of adjustment.....	\$28,770 87
Claims resisted or in suspense.....	<u>11,179 00</u>
Aggregate of unpaid losses.....	\$39,949 87
Total unearned premiums.....	125,731 00
Due and accrued for salaries, rent, advertising, agency and other expenses	15,018 35
For all other indebtedness.	<u>24,846 64</u>
Total liabilities, except capital stock.....	\$205,545 86
Cash capital.....	100,000 00
Surplus beyond capital and other liabilities.....	<u>103,101 14</u>
Aggregate amount of liabilities, including capital and net surplus..	<u>\$408,647 00</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (accident)....	\$301,063,000 00	\$168,160 00
Written or renewed during the year.....	<u>647,301,000 00</u>	<u>670,762 05</u>
Total.....	\$948,364,000 00	\$838,922 05
Deduct expirations and cancellations.....	<u>617,357,000 00</u>	<u>585,460 05</u>
Net in force December 31, 1894	\$331,007,000 00	\$251,462 00

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident.....	\$4,118,000 00	\$7,849 25	\$943 92	\$943 92

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*STEWART MARKS, *Secretary.*

Cash Capital, \$200,000.

Net or ledger assets, December 31st of previous year..... \$524,633 88

INCOME.

	<i>Accident.</i>	<i>Employers' Liability.</i>	
Premiums unpaid December 31, 1893.....	\$159,184 75	\$ 68,273 01	
Premiums on risks written....	727,521 01	383,893 13	
Total.	\$886,705 76	\$452,166 14	
Deduct premiums in course of collection....	163,204 69	70,531 58	
Entire premiums collected.....	\$723,501 07	\$381,634 56	
Deduct re-insurance and return premiums..	135,022 57	66,152 57	
Net cash premiums.....	\$588,478 50	\$315,481 99	\$806,960 49
Interest on loans on mortgages.....			20,404 52
Interest and dividends on stocks and bonds ...			5,075 00
Interest upon other debts due the company.....			1,631 88
Income from all other sources.....			1,116 39
Total cash income			\$832,168 28
Aggregate			\$1,456,822 16

EXPENDITURES.

	<i>Accident.</i>	<i>Employers' Liability.</i>	
Paid for death claims other than weekly indemnity.....	\$ 85,628 20	\$ 9,927 05	
Paid for weekly or other periodical indemnity	185,062 14	128,913 12	
Net paid policy-holders.....	\$290,710 34	\$138,840 17	\$428,550 51
Paid to stockholders for interest or dividends.....			6,000 00
For commissions to agents			224,333 11
For salaries and expenses of agents			78,492 25
For medical examiners' fees, and salaries			2,288 00
For salaries and all other compensation of officers and home office employees.....			43,160 61
For taxes on premiums, \$16,322.36; taxes on property, \$4,447.86; insurance department fees, \$2,636.00; agents' licenses, \$2,839.00; municipal licenses, \$431.53.....			26,676 75

194 CASUALTY AND GUARANTEE INSURANCE COMPANIES

For rent.....	\$ 10,648 08
For legal expenses.....	8,896 39
For furniture and fixtures.....	571 25
For advertising and general printing.....	24,921 83
All other expenses.....	22,087 16
Total disbursements.....	<u>\$877,575 94</u>
Balance	\$579,246 22

ASSETS

AS PER LEDGER ACCOUNT.

Cost value of real estate exclusive of incumbrances	\$7,000 00
Loans on mortgage (first liens) on real estate	380,416 23
Cost value of bonds and stocks owned... ..	157,000 00
Cash in company's office	8,994 49
Cash deposited in banks	45,788 53
Bills receivable	46 97
Net or ledger assets.....	<u>\$579,246 22</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$14,199 79
Interest due and accrued on bonds and stocks.....	2,527 08
Business re-insured in foreign companies.....	7,547 64
Net premiums in course of collection, to wit:	
Accident	\$120,771 47
Employers' liability.....	55,719 95
Net amount of outstanding premiums	<u>176,491 42</u>
Total assets.....	<u>\$780,012 15</u>

ITEMS NOT ADMITTED.

Bills receivable.....	\$ 46 97
Business re-insured in foreign companies	7,547 64
Total	<u>7,594 61</u>
Total assets, less items not admitted ..	<u>\$772,417 54</u>

LIABILITIES.

	Accident.	Employers' Liability.	
Claims in process of adjustment.....	\$5,718 76	\$12,020 10	
Claims resisted or in suspense	27,600 00	47,374 90	
Total claims for losses	<u>\$33,318 76</u>	<u>\$59,395 00</u>	
Aggregate of unpaid losses.....			\$ 92,713 76
Total unearned premiums			<u>425,938 10</u>
Total liabilities, except capital stock			<u>\$518,651 86</u>
Cash capital			206,000 00
Surplus beyond capital and other liabilities			<u>53,763 68</u>
Aggregate amount of liabilities, including capital and net surplus,			<u>\$772,417 54</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (accident)	\$75,342,216 00	\$560,124 00
Written or renewed during the year	108,625,113 00	727,521 01
Total	\$178,967,329 00	\$1,277,645 01
Deduct expirations and cancellations.....	104,729,699 00	736,124 21
Net in force December 31, 1894	\$74,237,630 00	\$541,520 80
In force December 31, preceding year (employers' liability)	\$26,326,000 00	\$229,063 74
Written or renewed during the year	40,510,000 00	383,893 13
Total	\$66,736,000 00	\$612,956 87
Deduct expirations and cancellations.....	31,561,000 00	302,611 47
Net in force December 31, 1894	\$35,175,000 00	\$310,345 40

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$146,000 00	\$787 03	\$54 47	\$54 47

TRAVELERS' INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

Cash Capital, \$1,000,000.

 Net or ledger assets, December 31st of previous year..... \$3,373,245 34

INCOME.

	<i>Accident.</i>	<i>Employers' liability.</i>	
Premiums on risks written.....	\$1,833,231 27	\$441,214 89	
Deduct re-insurance, and return premiums..	2,566 07	31,880 27	
Net cash premiums	\$1,830,665 20	\$409,334 62	\$2,240,000 82
Interest and dividends on stocks and bonds			119,615 31
Interest upon other debts due the company.....			11,970 98
Rents			132 06
Total cash income.....			\$2,372,218 17
Aggregate			\$5,745,463 51

EXPENDITURES.

	<i>Accident.</i>	<i>Employers' liability.</i>	
Paid for death claims other than weekly indemnity....	\$326,180 30	-	
Paid for weekly or other periodical indemnity	510,189 89	\$270,316 37	
Net paid policy-holders..	\$836,380 29	\$270,316 37	\$1,106,696 66
Paid for commissions to agents.....			599,400 22
For salaries and expenses of agents			101,423 94
For medical examiners' fees, and salaries			5,299 47
For salaries and all other compensation of officers and home office employees.....			72,851 23
For taxes on premiums, \$31,799.46; taxes on property, \$201.44; insurance department fees and agents' licenses, \$12,624.90; municipal licenses, \$1,966.28			46,592 06
For rent.....			31,092 88
For legal expenses, \$2,892.41; real estate expenses, \$220.25.....			3,112 66
For furniture and fixtures			1,768 24
For advertising, \$15,315.33; books, blanks and stationery, \$21,722.32			37,037 65
All other expenses.....			129,445 47
Losses on securities actually sold.....			123,333 11
Total disbursements.....			\$3,248,053 60
Balance			\$3,497,409 91

ASSETS

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of incumbrances	\$ 27,841 23
Cost value of bonds and stocks owned.....	2,662,951 29
Cash in company's office	1,379 65
Cash deposited in banks	251,508 56
Agents' ledger balances of which \$1,116.06 was advanced this year...	2,316 06
Suspense account	551,413 13
Net or ledger assets.....	<u>\$3,487,409 91</u>
Deduct depreciation from cost to bring same to market value	166,316 36
Net or ledger assets, less depreciation.....	<u>\$3,331,093 55</u>

OTHER ASSETS.

Interest due and accrued on bonds and stocks.....	\$13,212 26
Market value of real estate over cost.....	637 98
Total assets.....	<u>\$3,344,943 79</u>

ITEMS NOT ADMITTED.

Agents' balances	\$ 2,316 06
Suspense account.....	551,413 13
Total	<u>\$553,729 19</u>
Total assets, less items not admitted.....	<u>\$2,791,214 60</u>

LIABILITIES.

	<i>Accident.</i>	<i>Employers' liability.</i>
Claims in process of adjustment.	\$ 99,661 72	\$321,657 50
Claims resisted or in suspense.....	108,650 00	-
Net amounts of unpaid losses	<u>\$208,311 72</u>	<u>\$321,657 50</u>
Aggregate of unpaid losses		\$ 524,969 23
Total unearned premiums		1,081,405 44
Due and accrued for salaries, rent, advertising, agency and other expenses.....		<u>10,000 00</u>
Total liabilities, except capital stock.....		<u>\$1,566,374 66</u>
Cash capital		1,000,000 00
Surplus beyond capital and other liabilities		<u>224,839 94</u>
Aggregate amount of liabilities, including capital and net surplus		<u>\$2,791,214 60</u>

RISKS AND PREMIUMS.

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31, preceding year (accident)	\$232,325,713	\$1,426,569 15
Written or renewed during the year.	290,104,211	1,830,665 20
Total	<u>\$512,429,923</u>	<u>\$3,257,234 35</u>
Deduct expirations and cancellations	290,752,283	2,018,291 68
Balance	<u>\$221,677,640</u>	<u>\$1,238,962 67</u>
Deduct re-insured policies	962,500	2,566 07
Net in force December 31, 1894.....	<u>\$20,725,140</u>	<u>\$1,236,396 60</u>

198 CASUALTY AND GUARANTEE INSURANCE COMPANIES

	<i>Amount at risk.</i>	<i>Premiums thereon.</i>
In force December 31, preceding year (employers' liability)	\$27,939,000	\$376,397 21
Written or renewed during the year	42,710,787	406,634 62
Total	\$70,649,787	\$786,321 83
Deduct expirations and cancellations	30,709,201	280,637 81
Net in force December 31, 1904	\$39,940,586	\$405,504 02

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident	\$4,828,700	\$30,963 81	\$17,982 09	\$19,557 09
Employers' liability	315,000	4,115 80	45 00	45 00
Aggregate	\$5,143,700	\$35,079 61	\$18,027 09	\$19,602 09

UNION CASUALTY AND SURETY COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

C. P. ELLERBE, *President.*O. K. CLARDY, *Secretary.*

Cash Capital, \$250,000.

Net or ledger assets, December 31st of previous year.....	\$423,299 95
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INCOME.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	<i>Total.</i>
Premiums unpaid Dec. 31, 1896.....	-	-	-	-	\$135,637 36
Premiums on risks written, \$388,503 62	\$388,503 62	\$365,946 59	\$41,059 10	\$35,380 47	830,891 78
Total	-	-	-	-	\$866,529 14
Deduct premiums in course of collection	-	-	-	-	264,967 30
Entire premiums collected	-	-	-	-	\$701,561 84
Deduct re-insurance, and return premiums	\$64,171 92	\$55,348 25	\$7,796 38	\$5,479 24	132,795 79
Net cash premiums	-	-	-	-	\$568,766 05
Interest on loans on mortgages.....					6,465 02
Interest on collateral loans					1,763 25
Interest and dividends on stocks and bonds.....					10,199 50
Interest upon other debts due the company					123 59
Total cash income.....	-	-	-	-	\$587,317 41
Aggregate	-	-	-	-	\$1,010,607 36

EXPENDITURES.

	<i>Accident.</i>	<i>Burglary.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Paid for death claims other than weekly indemnity..	\$40,989 29	-	-	-	
Paid for weekly or other periodical indemnity	65,980 89	\$92,502 38	\$5,066 63	\$8,973 31	
Net paid policy-holders....	\$106,970 18	\$92,502 38	\$5,066 63	\$8,973 31	\$213,512 50
Paid for commissions to agents	-	-	-	-	179,862 34
For salaries and all other compensation of officers and home office employees.....					32,835 26
For taxes on premiums, \$5,255.53; taxes on property, \$2,015.00; insurance department fees, \$4,485.42; municipal licenses, \$687.25.....					12,423 20
For rent.....					5,387 44

200 CASUALTY AND GUARANTEE INSURANCE COMPANIES

Paid for legal expenses	\$3,225 83
For furniture and fixtures	649 78
For advertising and general printing ..	16,896 66
All other expenses.....	88,216 25
Total disbursements.....	<u>\$508,071 36</u>
Balance	\$507,536 00

ASSETS

AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate	\$172,000 00
Collateral loans	25,000 00
Cost value of bonds and stocks owned.....	282,067 40
Cash in company's office.....	127 61
Cash deposited in bank.....	10,743 33
Cash in transit, received January 4, 1895.....	17,577 06
Net or ledger assets.....	<u>\$507,536 00</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$1,629 99
Interest due and accrued on bonds and stocks.....	486 66
Interest due and accrued on collateral loans.....	120 82
Market value of bonds and stocks over cost.....	3,162 60
Net premiums in course of collection, to wit:	
Accident	} 177,660 53
Employers' liability	
Plate glass.....	
Steam boiler.....	
Total assets.....	<u>\$890,586 65</u>

LIABILITIES.

	<i>Accident.</i>	<i>Employers' Liability.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Claims in process of adjustment.....	\$4,774 00	\$33,832 65	\$80 00	\$40 00	
Claims resisted or in suspense.....	\$763 87	-	-	-	
Total claims for losses....	<u>\$5,537 87</u>	<u>\$33,832 65</u>	<u>\$80 00</u>	<u>\$40 00</u>	
Aggregate of unpaid losses.....					\$ 89,490 52
Total unearned premiums					344,118 35
Due for all other indebtedness.....					513 52
Total liabilities, except capital stock.....					<u>\$384,122 39</u>
Cash capital					250,000 00
Surplus beyond capital and other liabilities.....					<u>56,474 26</u>
Aggregate liabilities, including capital and net surplus.....					<u>\$690,586 65</u>

RISKS AND PREMIUMS.

	<i>Amount at Risk.</i>	<i>Premiums Thereon.</i>
In force December 31, preceding year (accident).....	\$14,536,100 00	\$102,330 83
Written or renewed during the year.....	39,115,450 00	385,775 08
Total.....	\$53,651,550 00	\$488,105 91
Deduct expirations and cancellations.....	20,854,000 00	157,530 79
Net in force December 31, 1894.....	\$32,797,550 00	\$330,575 12
In force Dec. 31, preceding year, (employers' liability)	\$23,517,315 78	\$163,099 19
Written or renewed during the year.....	51,980,600 00	365,948 59
Total.....	\$75,497,915 78	\$529,047 78
Deduct expirations and cancellations.....	40,521,800 00	235,808 14
Net in force December 31, 1894.....	\$34,976,115 78	\$293,239 64
In force December 31, 1893, (plate glass).....	\$39,679 01	\$2,212 20
Written or renewed during the year.....	580,820 77	41,059 10
Total.....	\$620,499 78	\$43,271 30
Deduct expirations and cancellations.....	158,189 09	10,210 14
Net in force December 31, 1894.....	\$462,310 69	\$33,061 16
In force December 31, preceding year (steam boiler)	\$ 8,199,896 76	\$31,120 64
Written or renewed during the year.....	10,797,600 00	35,880 47
Total.....	\$18,997,496 76	\$66,501 11
Deduct expirations and cancellations.....	8,638,400 00	35,140 32
Net in force December 31, 1894.....	\$10,359,096 76	\$31,360 79

BUSINESS IN THE STATE OF MAINE.

	<i>Amount at Risk.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$ 27,000 00	\$ 108 00	-	-
Employers' liability	145,000 00	6,536 72	\$3,754 74	\$3,810 74
Steam boiler	50,000 00	550 88	-	-
Aggregate.....	\$222,000 00	\$7,195 60	\$3,754 74	\$3,810 74

MAINE ASSESSMENT INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING
THEIR CONDITION DECEMBER 31st, 1894.**

GARFIELD MUTUAL LIFE INSURANCE COMPANY,
LEWISTON, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

ARTHUR T. RENY, *President.*

ALPHONSE AUGER, *Secretary*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,413 01

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$469 15
Annual dues as per contract, without any deduction	782 54
Assessments, mortuary.....	1,434 71
Medical examiners' fees, paid by applicant.....	90 00
Total paid by members... ..	\$2,776 40
Cash received from all other sources, viz: advanced by officers	746 48
Total income	3,522 88
Total net resources	\$4,935 89

(Assessments paid in advance, \$71.53.)

DISBURSEMENTS.

Losses and claims	\$403 05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	210 24
Commissions paid or allowed for collecting assessments	43 04
Salaries of managers and agents not paid by commissions...	1,554 00
Salaries and other compensation of office employees	141 00
Medical examiners' fees, whether paid direct by members or otherwise	168 00
Rent, \$189.00; Taxes, .36; advertising and printing, \$25.19	214 55
All other items, viz: traveling expenses, \$82.77; postage and telegraph, \$23.87; books, stationery, etc., \$23.42; licenses, \$16.00; collecting dues, \$16.99; auditing books, \$12.00; examination by Insurance Commissioner, \$20.00	200 05
Total disbursements.....	2,933 88
Balance	\$2,001 96

(Total expenses, \$2,530.88.)

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate	\$1,325 00	
Agents' ledger balances.....	32 14	
Cash deposits in State treasury or banks on emergency or re- serve fund account	433 68	
All other deposits, viz: Manufacturers' National Bank.....	243 28	
Total net or invested assets.....	\$2,034 10	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured	32 14	
Total net or invested assets, less depreciation.		\$2,001 96

LIABILITIES.

Borrowed money	\$3,692 20	
Advance assessments ..	71 53	
Total actual liabilities.....		\$3,763 73

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$133 84	
due and unpaid	41 31	
Total due from members	\$175 15	
Deduct estimated cost of collection.....	5 25	
Net amount due from members		\$169 90

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.....	515	\$241,619 00
Policies or certificates written during the year	308	78,079 00
Total	823	\$319,698 00
Deduct number and amount which have ceased to be in force,	402	113,490 00
Total policies or certificates in force December 31, 1894 ...	421	\$206,208 00
Losses and claims on policies or certificates incurred during the year..	7	\$403 05
Losses and claims on policies or certificates paid during the year	7	403 05
Policies or certificates terminated by death during the year,	7	403 05
Policies or certificates terminated by lapse during the year,	397	
Policies or certificates not taken.....	5	113,490 00

BUSINESS ALL IN MAINE.

MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

GEORGE C. WING, *President*.NATHAN W. HARRIS, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$81,387 44

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 9,969 00
Annual dues as per contract, without any deduction	21,225 58
Assessments: mortuary, \$157,152.37; expense, \$4,896.81	162,049 18
Total paid by members.....	\$183,243 71
Interest, \$3,690.00; rent, \$125.00.....	3,815 00
Cash received from all other sources, viz: borrowed money, \$1,500.00; miscellaneous receipts, \$1,016.39 ..	2,516 39
Total income	199,575 10
Total net resources	\$280,962 54
(Assessments paid in advance, \$404.15.)	

DISBURSEMENTS.

Losses and claims	\$150,000 00
Advance payments returned to rejected applicants	54 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,738 50
Commissions paid or allowed for collecting assessments	4,082 68
Salaries of managers and agents not paid by commissions...	9,256 97
Salaries of officers, \$5,802.04; other compensation of officers, \$450.80.....	6,252 84
Salaries and other compensation of office employees	1,650 00
Medical examiners' fees, whether paid direct by members or otherwise	2,171 00
Rent, \$600.00; taxes, \$79.82; advertising and printing, \$890.25 ..	1,670 07
All other items, viz: Battle Creek bonds charged off, \$2,000.00; interest and premium on bonds purchased, \$1,798.87; renewal commissions, \$266.42; license, \$66.00; postage, \$1,317.40; miscellaneous expenses, \$1,634.10	7,082 79
Total disbursements.....	191,908 85
Balance....	\$89,053 69
(Total expenses, \$41,854.85.)	

NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely.....	\$87,700 00	
Cash in office	306 06	
Cash deposits in banks on emergency or reserve fund account, viz: Shoe and Leather Bank, \$47.63; Dover light and power bonds at Rochester Loan and Banking Company, Rochester, N. H., \$1,000.00.....	1,047 63	
Total net or invested assets....		89,053 69

NON-INVESTED ASSETS.

Interest due	\$1,089 74	
Gross assets		\$80,133 43

LIABILITIES.

Borrowed money....	\$1,500 00	
Advance assessments	404 15	
Total actual liabilities.....		\$1,904 15
Balance, net assets		\$88,249 28

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$24,543 64	
not yet called for losses reported	23,000 00	
Total due from members.....	\$52,543 64	
Deduct estimated cost of collection	1,251 00	
Net amount due from members		\$51,292 64

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15).	\$31,000 00	
Losses reported (number of claims, 7)....	15,000 00	
Total contingent mortuary liabilities.....		\$46,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893 ..	6,054	\$13,296,000 00
Policies or certificates written during the year.....	1,610	2,093,500 00
Total	7,664	\$15,391,500 00
Deduct number and amount which have ceased to be in force,	1,401	2,905,500 00
Total policies or certificates in force December 31, 1894 ...	6,263	\$12,486,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1893	19	\$ 45,000 00
Losses and claims on policies or certificates incurred during the year.....	68	152,000 00
Total	87	\$197,000 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year	65	\$150,000 00
Policies or certificates terminated by death during the year,	68	132,000 00
Policies or certificates terminated by lapse during the year,	1,333	2,753,500 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893	4,895	\$10,817,000 00
Policies or certificates written during the year	551	697,000 00
Total	5,446	\$11,514,000 00
Deduct number and amount which have ceased to be in force,	660	1,341,500 00
Total policies or certificates in force December 31, 1894...	4,786	\$10,172,500 00
Losses and claims on policies or certificates unpaid December 31, 1893.	15	\$ 33,000 00
Losses and claims on policies or certificates incurred during the year...	54	122,000 00
Total	69	\$155,000 00
Losses and claims on policies or certificates paid during the year	52	116,000 00
Policies or certificates terminated by death during the year,	54	122,000 00
Policies or certificates terminated by lapse during the year..	606	1,219,500 00

MAINE MUTUAL LIFE INSURANCE COMPANY,

BIDDEFORD, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WILLIAM A. ROBERTS, *President.*T. G. HEALD, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$18,591 48

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$3,505 24	
Annual dues as per contract, without any reduction.....	7,078 55	
Assessments, mortuary.....	42,756 35	
Total paid by members	\$53,340 14	
Interest.....	902 56	
Cash received from all other sources, viz.: Orient Mutual Life, \$1,061.56; Kennebec Mutual Life, \$12,085.50; transfer fees, \$52.90	13,149 96	
Total income		67,392 66
Total net resources.....		\$65,984 14

DISBURSEMENTS.

Losses and claims.....	\$33,769 15	
Advanced payments returned to rejected applicants.....	506 24	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	3,964 41	
Commissions paid or allowed for collecting assessments....	1,286 90	
Salaries of managers and agents not paid by commissions,	653 65	
Compensation of officers....	449 14	
Salaries and other compensation of office employees.....	1,074 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	588 50	
Rent, \$606.75; taxes, \$24.65; advertising and printing, \$1,261.41,	1,894 81	
All other items, viz.: postage, \$746.70; legal fees, investigating and expenses of adjusting, \$3,510.20; interest, \$120.50; traveling expenses of agents and managers, \$1,345.14; heat and lights, \$142.78; licenses, \$84.50; sundries, \$79.28	6,029 10	
Total disbursements		50,215 70
Balance		\$35,768 44

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 2,700 00
Cost value of bonds and stocks owned absolutely.....	22,439 62
Cash in office and deposited in Bildeford National Bank and Water Trust Company	5,001 15
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: certificate of deposit with State Treasurer, in York Savings Bank, \$5,500.00; cash with State Treasurer, \$127.67.....	5,627 67
Total net or invested assets, as per balance above.....	\$35,768 44

NON-INVESTED ASSETS.

Interest accrued.....	400 00
Gross assets.....	\$36,168 44

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due	\$5,000 00
not yet called for losses unadjusted.....	\$16,800 00
not yet called for resisted..	25,000 00
	41,800 00
Total due from members.....	\$46,800 00
Deduct estimated cost of collection.....	11,500 00
Net amount due from members.....	\$45,300 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 7).....	\$16,800 00
Losses resisted (number of claims, 8)	25,000 00
All other contingent liabilities.....	500 00
Total contingent mortuary liabilities	\$42,300 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893	1,417	\$3,149,000 00
Policies or certificates written during the year.....	2,591	6,811,000 00
Total	4,008	\$9,460,000 00
Deduct number and amount which have ceased to be in force,	675	1,331,000 00
Total policies or certificates in force December 31, 1894.....	3,333	\$8,129,000 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	3	\$17,400 00
Losses and claims on policies or certificates incurred during the year	25	62,768 15
Total	28	\$80,168 15
Losses and claims on policies or certificates paid during the year	14	\$38,768 15
Policies or certificates terminated by death during the year. .	25	62,768 15
Policies or certificates terminated by lapse during the year ...	650	1,331,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893	1,417	\$3,149,000 00
Policies or certificates written during the year.....	2,427	6,002,000 00
Total	3,844	\$9,151,000 00
Deduct number and amount which have ceased to be in force,	674	1,326,000 00
Total policies of certificates in force December 31, 1894	3,270	\$7,825,000 00
Losses and claims on policies or certificates unpaid December		
31, 1893	3	\$17,400 00
Losses and claims on policies or certificates incurred during		
the year.....	25	62,788 15
Total	28	\$80,168 15
Losses and claims on policies or certificates paid during the		
year.....	14	\$33,768 15
Policies or certificates terminated by death during the year...	25	62,768 15
Policies or certificates terminated by lapse during the year ...	650	\$1,331,000 00

PEOPLE'S INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

EDMUND M. FORBES, *President.*ELBRIDGE J. FORBES, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$698 09

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$391 00	
Assessments: mortuary, \$396.50; expense, \$396.18	793 68	
Total paid by members.....	\$1,184 68	
Interest	5 50	
Total income.....		1,190 18
Total net resources		\$1,888 27

DISBURSEMENTS.

Losses and claims	\$642 27	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	394 51	
Commissions paid or allowed for collecting assessments	96	
Compensation of officers.....	31 00	
Salaries and other compensation of office employees	86 25	
Medical examiners' fees, whether paid direct by members or otherwise	9 00	
Rent, \$20.00; taxes, .34; advertising and printing, \$131.81	152 15	
All other items, viz: general expenses, \$65.17; postage, \$44.73; licenses and examination, \$28.15; adjusting claim, \$2.00	140 05	
Total disbursements		\$1,456 19
Balance		\$432 08

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	\$32 08	
Municipal bonds deposited in State treasury on emergency or reserve fund account ..	400 00	
Total net or invested assets.....		\$432 08

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid	\$239 50	
Deduct estimated cost of collection.....	43 50	
Net amount due from members.....		\$246 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1)	\$14 28
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	211	\$125,960 00
Policies or certificates written during the year.....	191	148,850 00
Total	402	\$274,860 00
Deduct number and amount which have ceased to be in force,	247	157,400 00
Total policies or certificates in force December 31, 1894...	155	\$117,400 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	4	\$141 42
Losses and claims on policies or certificates incurred during the year.....	33	642 27
Total	37	\$783 69
Losses and claims on policies or certificates paid during the year.....	33	\$ 642 27
Policies or certificates terminated by lapse during the year,	247	157,400 00

BUSINESS ALL IN MAINE.

PROVIDENT AID SOCIETY,

PORTLAND, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

JOHN L. CUTLER, *President*.EVERETT SMITH, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$61,501 36

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$466 34
Annual dues as per contract, without any deduction	7,583 18
Assessments: mortuary and expense.....	53,862 03
Total paid by members.....	\$61,911 55
Interest	2,687 72
Cash received from all other sources, viz: disability account, \$1.25; personal account, \$845.57.....	866 82
Total income.....	\$65,466 09
Total net resources	\$126,967 45

DISBURSEMENTS.

Losses and claims.....	\$60,500 00
Advance payments returned to rejected applicants.. ..	137 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	182 00
Commissions paid or allowed for collecting assessments	1,615 86
Salaries of managers and agents not paid by commissions. {	4,549 91
Salaries and other compensation of officers.....	
Salaries and other compensation of office employees.....	3,125 51
All other items, viz: investigation and settlement of claims, \$380.76; advance account, \$22.25; general expense account, \$755.66; personal account, \$271.95; Battle Creek bonds profit and loss, \$1,943.34.....	3,373 96
Total disbursements.....	\$73,484 74
Balance.....	\$53,482 71

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$43,600 90
Cash in office.	499 25
Cash deposits in banks on emergency or reserve fund account, viz.: cash deposited with Benjamin N. Johnson, Boston, \$1,000; bonds deposited with Rochester Trust Company, \$4,000.....	5,000 00
All other deposits viz.: Portland Trust Company	4,382 56
Total net or invested assets.....	\$53,482 71

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due. \$7,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 6)..... \$16,500 00
 Losses in process of adjustment (number of claims, 2).... 2,000 00
 Total contingent mortuary liabilities. \$18,500 00

EXHIBIT OF CERTIFICATES OR POLICIES.

NEW BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893	2,017	\$3,586,500 00
Policies or certificates written during the year.....	31	71,000 00
Total	2,048	\$3,656,500 00
Deduct number and amount which have ceased to be in force.....	150	426,500 00
Total policies or certificates in force December 31, 1894....	1,898	\$3,240,000 00
Losses and claims on policies or certificates unpaid December 31, 1893	5	8,500 00
Losses and claims on policies or certificates incurred during the year.....	24	69,000 00
Total.....	29	\$77,500 00
Losses and claims on policies or certificates paid during the year....	23	\$60,500 00
Policies or certificates terminated by death during the year.	24	69,000 00
Policies or certificates terminated by lapse during the year.	126	357,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	1,428	\$4,068,000 00
Policies or certificates written during the year.....	18	39,000 00
Total.....	1,446	\$4,097,000 00
Deduct number and amount which have ceased to be in force.....	95	276,000 00
Total policies or certificates in force December 31, 1894....	1,351	\$3,821,000 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	4	\$5,500 00
Losses and claims on policies or certificates incurred during the year.....	17	50,000 00
Total.....	21	\$55,500 00
Losses and claims on policies or certificates paid during the year....	18	\$45,500 00
Policies or certificates terminated by death during the year.	17	50,000 00
Policies or certificates terminated by lapse during the year.	78	226,000 00

***SAFETY CASUALTY COMPANY,**

OLD TOWN, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1894.

ORA S. PEASE, *President.*CLARENCE B. SWAN, *Secretary.***BALANCE SHEET.**

Amount of net or invested assets December 31st of previous year..... \$10,900 00

INCOME.

Cash received from sale of tickets.....	\$3,002 55
Total net resources	\$13,902 55

DISBURSEMENTS.

Losses and claims.....	\$170 00
Advance payments returned to rejected applicants.....	947 00
Salaries of officers.....	125 00
Advertising and printing.....	23 10
All other items, viz.: certificate and expenses, \$26.60; licenses, \$34; seal, \$3.50; outside medical services and other expenses, \$1,417.72.....	1,471 82
Total disbursements.....	2,736 92
Balance	\$11,165 63

(Total expenses, \$2,506.12.)

Invested as follows:

NET ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	\$8,000 00
Agent's ledger balances.....	969 84
Cash in office.....	700 00
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: Eastern Trust and Banking Company, \$50; bills receivable, \$1,643.50.....	1,893 50
Total net or invested assets.....	\$11,563 34

NON-INVESTED ASSETS.

Market value of real estate over cost and incumbrances	1,000 00
Gross assets	\$12,563 34

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$728 00
Borrowed money, \$300; interest accrued on same, \$50	850 00
Total actual liabilities..	\$1,578 00
Balance, net assets.....	\$11,005 34

* Stock company.

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force June 1, 1894.....	\$583	
Policies or certificates written during the year.....	194	
Total	<u>\$777</u>	-
Deduct number and amount which have ceased to be in force,	411	
Total policies or certificates in force December 31, 1894...	<u>\$366</u>	-
Losses and claims on policies or certificates incurred during the year.....		\$170 00
Losses and claims on policies or certificates paid during the year.....		170 00
Policies or certificates terminated by lapse during the year..	411	

BUSINESS ALL IN MAINE.

WASHINGTON CASUALTY INSURANCE COMPANY,
PORTLAND, MAINE.

INCORPORATED IN 1893. COMMENCED BUSINESS 1894.

P. J. LARRABEE, *President.*

W. I. TWOMBLY, *Secretary.*

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$1,874 58
Annual dues as per contract, without any deduction	2,588 61
Assessments, mortuary	2,583 62
Total paid by members	\$7,041 81
Cash received from all other sources, viz.: advanced by incorporators.....	1,787 97
Total income	\$8,829 78

DISBURSEMENTS.

Losses and claims.....	\$2,924 61
Advance payments returned to rejected applicants	24 26
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,117 07
Commissions paid or allowed for collecting assessments ...	387 54
Salaries of officers	787 24
Salaries and other compensation of office employees	677 40
Rent, \$240.00; advertising and printing, \$283.45.	525 45
All other items, viz.: postage and express, \$192.82; legal expenses, \$25.00; license fees, office furniture and fixtures, \$475.36; sundries, \$186.39	879 57
Total disbursements.....	\$8,303 14
Balance	\$526 64

(Advance assessments applied, included above, \$5,596.27.)

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	\$33 52
Cash deposits in State treasury on emergency or reserve fund account	242 00
All other deposits, viz.: Cumberland National Bank, Portland	251 12
Total net or invested assets.....	\$526 64

LIABILITIES.

Borrowed money	\$1,787 97
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not yet due, (number of claims, 5).....	\$94 85
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EXHIBIT OF CERTIFICATES OR POLICIES

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year.....	1,995	\$187,216 00
Deduct number and amount which have ceased to be in force	1,114	107,140 00
Total policies or certificates in force December 31, 1894 ...	881	\$80,076 00
Losses and claims on policies or certificates incurred during the year.....	156	\$3,019 46
Losses and claims on policies or certificates paid during the year	151	2,924 61
Policies or certificates terminated by death during the year.	3	167 20
Policies or certificates terminated by lapse during the year.	1,111	106,972 80

BUSINESS ALL IN MAINE.

**ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31, 1894.**

ATLAS ACCIDENT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

HENRY E. TURNER, *President.*

THOMAS M. EVERETT, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$19,618 55

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$12,866 00	
Assessments: mortuary, \$19,072.23; expense, \$20,646.96; paid in advance, \$3,075.90	42,794 39	
Total paid by members.....	\$55,780 39	
Interest	200 00	
Total income		55,980 39
Total net resources		\$75,598 94

(Assessments paid in advance, \$3,075.90.)

DISBURSEMENTS.

Losses and claims.....	\$16,857 66	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	12,986 00	
Commissions paid or allowed for collecting assessments ..	5,904 68	
Salaries of managers and agents not paid by commissions, Salaries of officers	1,519 00	
Salaries and other compensation of office employees	3,900 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	3,351 27	
Adjusting claims.....	789 27	
Rent, \$1,014.75; taxes, \$283.55; advertising and printing, \$3,235.96	2,807 19	
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	3,534 26	
All other items, viz: legal expense, \$946.60; postage, \$1,228.30; traveling expenses and sundries, \$1,827.31; office furniture, \$89.22; borrowed money, \$6,149.97	553 30	
Advance assessments applied.....	10,241 40	
	1,849 37	
Total disbursements.....		\$64,273 40
Balance		\$11,325 54

(Total expenses, \$39,416.40.)

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$5,100 00	
Cash in office	1,783 41	
Cash deposits in State treasury on emergency or reserve fund account	600 00	
All other deposits, viz: Howard National Bank, \$2,732.39; Traders' National Bank, \$1,009.74.....	3,832 13	
Total net or invested assets.....		\$11,325 54

NON-INVESTED ASSETS.

Office furniture	\$727 31	
Market value of bonds and stocks over cost.....	150 00	
Total non-invested assets		877 31
Gross assets		\$12,202 85

LIABILITIES.

Advance assessments		\$3,075 20
Balance, net assets.....		\$9,127 65

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$3,438 65	
not yet called for losses unadjusted	\$1,619 99	
not yet called for losses resisted	5,940 00	
not yet called for losses reported	612 00	8,171 99
Net amount due from members		\$11,610 64

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 9)	\$1,619 99	
Losses reported (number of claims, 10).....	612 00	
Losses resisted (number of claims, 5).....	5,940 00	
Total contingent mortuary liabilities.....		\$8,171 99

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.....	3,050	\$13,082,750 00
Policies or certificates written during the year.....	2,658	11,502,000 00
Total.....	5,708	\$24,584,750 00
Deduct number and amount which have ceased to be in force,	2,340	9,424,750 00
Total policies or certificates in force December 31, 1894...	3,368	\$15,160,000 00
Losses and claims on policies or certificates incurred during the year.....	328	\$16,857 68
Losses and claims on policies or certificates paid during the year	308	16,857 68
Policies or certificates terminated by lapse during the year..	2,340	9,424,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	239	\$892,000 00
Policies or certificates written during the year.....	220	930,500 00
Total.....	459	\$1,822,500 00
Deduct number and amount which have ceased to be in force,	245	949,750 00
Total policies or certificates in force December 31, 1894...	214	\$872,750 00
Losses and claims on policies incurred during the year... ..	38	\$1,458 09
Losses and claims on policies or certificates paid during the		
year	28	1,458 09
Policies or certificates terminated by lapse during the year..	245	949,750 00

BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

R. W. PARKS, *President*.F. E. LITCHFIELD, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$231,999 27

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$31,047 60
Annual dues as per contract, without any deduction.....	61,348 63
Assessments: mortuary, \$539,970.54; expense, \$13,987.05.....	553,967 59
Medical examiners' fees, paid by applicant.....	4,152 00
Total paid by members.....	\$650,506 82
Interest	6,686 60
Total income	657,172 42
Total net resources	\$889,171 69

DISBURSEMENTS.

Losses and claims.....	\$514,864 28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	61,655 20
Salaries of officers	8,541 32
Salaries and other compensation of office employes	8,670 00
Medical examiners' fees, whether paid direct by members or otherwise.....	10,235 75
Rent, \$1,604.50; taxes, \$1,099.30; advertising and printing, \$4,415.49	7,119 29
All other items, viz: traveling expenses, \$5,805; legal expenses, \$500; sundries, \$2,098.72; postage, \$5,910	14,313 72
Total disbursements.....	\$625,499 56
Balance	\$263,672 13

(Total expenses, \$110,535.28.)

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$164,419 17
Cash in office	12,984 60
Cash deposits in banks on emergency or reserve fund account, viz.: Springfield Safe Deposit and Trust Company, \$909.11; First National Bank, Westfield, Mass., \$81,667.81.....	82,576 92

All other deposits, viz.: Massachusetts State treasury, \$2,800; First National Bank, Westfield, Mass., mortuary account, \$881.44.....	\$3,681 44
Total net or invested assets.....	\$263,672 13

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$85,000 00
not yet called for losses unadjusted.....	\$160,415 00
not yet called for losses resisted	19,000 00
	<u>\$179,415 00</u>
Net amount due from members	\$274,415 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 32).....	\$85,000 00
Losses in process of adjustment (number of claims, 69)	160,415 00
Losses resisted (number of claims, 4).....	19,000 00
Total contingent mortuary liabilities.....	\$274,415 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	16,387	\$47,710,825 00
Policies or certificates written during the year.....	7,323	15,657,200 00
Total.....	<u>23,710</u>	<u>\$63,367,825 00</u>
Deduct number and amount which have ceased to be in force,	6,698	17,256,650 00
Total policies or certificates in force December 31, 1894...	17,012	\$46,111,175 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1893.....	64	\$192,000 00
Losses and claims on policies or certificates incurred during the year.....	236	619,365 00
Total	<u>300</u>	<u>\$811,365 00</u>
Losses and claims on policies or certificates paid during the year	185	\$514,837 50
Saved by compromise	-	22,112 50
Total.....	<u>195</u>	<u>\$536,950 00</u>
Policies or certificates terminated by death during the year,	233	613,365 00
Policies or certificates terminated by lapse during the year..	6,462	16,630,285 00
Policies or certificates terminated by disability during the year	3	13,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	124	\$228,000 00
Policies or certificates written during the year.....	257	606,500 00
Total	381	\$833,500 00
Deduct number and amount which have ceased to be in force.....	218	539,000 00
Total policies or certificates in force December 31, 1894.....	163	\$294,500 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	1	5,000 00
Losses and claims on policies or certificates incurred during the year.....	9	19,000 00
Total	10	\$24,000 00
Losses and claims on policies or certificates paid during the year	4	13,000 00
Policies or certificates terminated by death during the year,	9	19,000 00
Policies or certificates terminated by lapse during the year,	209	520,000 00
Saved by compromise.....	-	2,025 00

COVENANT MUTUAL LIFE ASSOCIATION,

GALESBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President*.W. H. SMOLLINGER, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$683,911 49

INCOME.

Assessments: mortuary, \$1,122,321.43; expense, \$288,066.81;	
advance deposits, \$57,568.56.....	\$1,467,991 80
Interest.....	18,655 57
Total income	\$1,486,647 37
Total net resources	\$2,170,558 86
(Assessments paid in advance, \$51,660.10.)	

DISBURSEMENTS.

Losses and claims	\$1,166,890 10
Advance deposits	\$51,660 10
Surrendered certificates	18 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	164,007 76
Salaries of managers and agents not paid by commissions	10,225 00
Salaries of officers.....	23,116 67
Salaries and other compensation of office employees.....	27,601 54
Medical examiners' fees, whether paid direct by members or otherwise.....	26,084 87
Rent, \$10,082.61; Taxes, fees, etc., \$2,515.81; advertising and printing, \$12,362.90.....	24,961 33
All other items, viz: contingent expenses, \$2,284.64; postage, express and exchange, \$11,130.22; traveling expenses, \$6,176.90; directors and managers expenses, \$6,086.36; legal expenses, \$2,271.85; furniture and fixtures, \$339.40; type and printing material, \$2.70; sundry expenses, \$3,571.75.....	32,063 91
Total disbursements.....	\$1,526,609 77
Balance	\$643 949 09
(Advance assessments applied, included above, \$51,660.10.)	
(Total expenses, \$308,051.07.)	

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely....	\$547,544 43	
Deposited in Galesburg National Bank.....	96,404 66	
Total net or invested assets, as per balance above.....	\$643,949 09	
Deduct depreciation of assets to bring same to market value and agents balances unsecured	39,044 62	
Total net or invested assets, less depreciation.....		\$604,904 47

NON-INVESTED ASSETS.

Interest accrued, \$4,627.66; postage stamps, \$912.66; furniture and fixtures, \$7,673.79; books, blanks and stationery, \$750.00; mailing machines, type, galleys, etc., \$7,536.35; medical law and insurance books, \$2,700.63	\$24,201 09	
Market value of bonds and stocks over cost	2,940 75	
Total non-invested assets, as per balance above.....		\$27,141 84
Gross assets		\$632,046 31

LIABILITIES.

Advance assessments.....	\$20,346 98
Balance, net assets.....	611,690 33

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$312,375 00	
not yet called for losses adjusted and unadjusted	\$315,660	
not yet called for losses resisted.....	5,000	
not yet called for losses reported..	67,250	387,910 00
Net amount due from members		\$700,285 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 99)	\$234,875 00	
in process of adjustment (number of claims, 26).. ..	80,785 00	
reported (number of claims, 30).....	67,250 00	
resisted (number of claims, 1).....	5,000 00	
Total contingent mortuary liabilities		\$387,910 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.....	45,014	\$101,706,250 00
Policies or certificates written during the year	10,507	17,327,500 00
Total	55,719	\$119,032,750 00
Deduct number and amount which have ceased to be in force,	10,397	20,592,375 00
Total policies or certificates in force December 31, 1894 ...	45,322	\$98,440,375 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	159	\$375,785 00
Losses and claims on policies or certificates incurred during the year.....	470	1,197,500 00
Total	629	\$1,573,285 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year.....	473	\$1,185,375 00
Policies or certificates terminated by death during the year.	470	1,197,500 00
Policies or certificates terminated by lapse during the year.	9,764	18,647,750 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893	198	\$398,125 00
Policies or certificates written during the year.....	10	25,000 00
Total.....	208	\$423,125 00
Deduct number and amount which have ceased to be in force,	30	65,500 00
Total policies or certificates in force December 31, 1894...	178	\$357,625 00
Losses and claims on policies or certificates incurred during the year..	2	\$7,500 00
Policies or certificates terminated by death during the year, 2	2	7,500 00
Policies or certificates terminated by lapse during the year,	28	58,000 00

FIDELITY MUTUAL LIFE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President*.W. S. CAMPBELL, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$829,646 66

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$250,454 96
Annual dues as per contract, without any deduction	268,196 46
Assessments: mortuary, \$587,082.47; expense, \$9,183.18	596,265 65
Medical examiner's fees, paid by applicant.....	3,886 50
Total paid by members	\$1,118,308 37
Interest, \$35,417.22; rent, \$2,877.65.....	38,294 87
Cash received from all other sources, viz: Fees for changing policies	139 00
Total income	1,156,787 44
Total net resources.....	\$1,986,384 10

DISBURSEMENTS.

Losses and claims	\$408,725 46
Advance payments returned to rejected applicants	28,070 80
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	307,698 37
Commissions paid or allowed for collecting assessments	9,183 18
Salaries of managers and agents not paid by commissions...	8,301 35
Salaries and other compensation of officers	21,643 08
Salaries and other compensation of office employees	57,832 69
Medical examiners' fees, whether paid direct by members or otherwise	35,172 00
Rent, \$12,956.17; taxes, \$2,983.37; advertising and printing, \$30,974 88	46,914 42
All other items, viz: State licenses, legal expenses, etc., \$10,426.15; furniture, fixtures, janitor, fuel, expressage and telegrams, \$11,555.47; traveling expenses, postage, etc., \$13,324.73.	35,306 35
Total disbursements.....	958,847 70
Balance	\$1,027,536 40
(Total expenses, \$522,051.44.)	

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	\$313,545 72
Loans on mortgages (first lien) on real estate	303,331 13
Loans secured by pledge of bonds, stocks or other market- able collateral.....	35,035 86
Interest bearing notes, secured by liens, on policies	26,247 83
Cost value of bonds and stocks owned absolutely.....	35,377 06
Agent's ledger balances secured	250,557 72
Cash in office	1,610 49
Printing machinery	1,767 28
Cash deposits in banks on emergency fund account, viz: Union Trust Company, Philadelphia, \$14,827.78; Third National Bank, Philadelphia, \$12,641.87; Seventh National Bank, Philadelphia, \$21,271.47	48,741 12
All other deposits, viz: Union Trust Company, Philadelphia, trustee	11,821 57
Total net or invested assets... ..	\$1,027,536 40

NON-INVESTED ASSETS.

Interest due, \$3,302; accrued, \$5,230.37.....	\$8,532 37
Market value of real estate over costs and incumbrances....	22,466 89
Total non-invested assets.....	\$ 30,979 26
Gross assets	1,058,515 66

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$70 87
Bonds, or dividend obligations.....	33,313 27
Total actual liabilities.....	\$33,384 14
Balance, net assets.	\$1,025,131 52

CONTINGENT MORTUARY ASSETS.

Indemnity reserve amount pledged for losses.	\$1,437,648 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5)..	\$13,000 00
in process of adjustment (number of claims, 2).....	7,500 00
reported (number of claims, 21)	64,000 00
resisted (number of claims, 8)	33,000 00
Total contingent mortuary liabilities.....	\$117,500 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893 ..	19,892	\$46,385,350 00
Policies or certificates written during the year.....	8,044	19,449,750 00
Total	27,876	\$65,835,100 00
Deduct number and amount which have ceased to be in force,	5,132	12,702,200 00
Total policies or certificates in force December 31, 1894 ...	22,744	\$53,132,900 00
Losses and claims on policies or certificates unpaid Dec. 31, 1893	47	*\$113,600 00
Losses and claims on policies or certificates incurred during the year.....	183	412,625 46
Total	230	\$536,225 46
Losses and claims on policies or certificates paid during the year	184	\$408,725 46
Policies or certificates terminated by death during the year,	183	412,625 46
Policies or certificates terminated by lapse during the year,	4,949	12,289,574 54

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893	103	\$171,000 00
Policies or certificates written during the year	38	63,500 00
Total	141	\$234,500 00
Deduct number and amount which have ceased to be in force,	6	12,000 00
Total policies or certificates in force December 31, 1894...	135	\$222,500 00
Policies or certificates terminated by lapse during the year..	6	12,000 00

*Unpaid December 31, 1893, \$117,000; saved by compromise, \$3,400; net unpaid, \$113,600.

GUARANTY FUND LIFE ASSOCIATION,

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1890.

JOSEPH R. REED, *President.*WILLIAM J. JAMESON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$24,081 78

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$18,329 00
Annual dues as per contract, without any deduction.....	617 07
Assessments, mortuary, \$22,843.27; expense, \$7,019.50.....	29,864 77
Total paid by members	\$48,810 84
Interest.....	694 45
Cash received from all other sources, viz.: advance assessments, \$748.80; guaranty fund, \$6,888.90.....	7,637 70
Total income	52,149 99
Total net resources.....	\$76,174 75

DISBURSEMENTS.

Losses and claims.....	\$24,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	13,329 00
Commissions paid or allowed for collecting assessments....	478 63
Salaries of managers and agents not paid by commissions,	3,800 00
Salaries and other compensation of office employees.....	1,361 25
Medical examiners' fees, whether paid direct by members or otherwise.....	2,447 60
Advertising and printing	1,100 25
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	13 45
All other items, viz.: general fund, \$977.57; postage, \$701.03; expense, \$2,463.08; advance assessments applied, \$759.06; traveling expense, \$200.....	5,100 73
Total disbursements	51,430 91
Balance	\$24,743 84

(Total expenses, \$27,430.91.)

Invested as follows:

NET OR INVESTED ASSETS.

Guaranty notes	\$ 7,499 50
Loans on mortgages (first lien) on real estate.....	12,860 00
Agent's ledger balances.....	1,105 53
Cash deposits in State treasury on emergency or reserve fund account, viz.: State of Missouri	1,000 00
All other deposits, viz.: Citizens' State Bank.....	2,188 81
Total net or invested assets	\$24,743 84

NON-INVESTED ASSETS.

Interest due, \$740.85; accrued, \$337 ..	1,586 85
Gross assets.....	\$26,330 79

LIABILITIES.

Advance assessments.....	46 36
Balance, net assets.....	\$26,284 43

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due	\$6,230 19
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2)....	\$2,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893	2,868	\$2,868,000 00
Policies or certificates written during the year.....	1,911	1,911,000 00
Total	4,779	\$4,779,000 00
Deduct number and amount which have ceased to be in force,	2,075	2,075,000 00
Total policies or certificates in force December 31, 1894.....	2,704	\$2,704,000 00
Losses and claims on policies or certificates unpaid December 31, 1893	4	\$4,000 00
Losses and claims on policies or certificates incurred during the year	22	22,000 00
Total	26	\$26,000 00
Losses and claims on policies or certificates paid during the year	24	\$24,000 00
Policies or certificates terminated by death during the year. .	22	22,000 00
Policies or certificates terminated by lapse during the year ...	2,053	2,053,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893	41	\$41,000 00
Policies or certificates written during the year.....	8	8,000 00
Total	49	\$49,000 00
Deduct number and amount which have ceased to be in force,	6	6,000 00
Total policies of certificates in force December 31, 1894	43	\$43,000 00
Policies or certificates terminated by lapse during the year ...	6	\$6,000 00

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

R. B. PARKER, *President.*

STEPHEN BALL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,328,477 37

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$ 82,081 29
Annual dues as per contract, without deduction	251,816 72
Assessments: mortuary, \$1,167,673.09; expense, \$69,634.14 ..	1,237,327 23
Advance payments	7,477 61
Received on account of safety or emergency fund.....	58,498 57
Total paid by members.....	\$1,637,201 12
Interest and rent	48,277 06
Advances to agents repaid.....	2 08
Cash received from all other sources, viz: commissions charged off as such and standing to credit of agents ..	4,888 91
Total income	1,690,369 17
Total net resources	\$3,018,846 54

(Assessments paid in advance, \$7,477.61.)

DISBURSEMENTS.

Losses and claims	\$1,142,271 00
Advance payments applied, \$10,942.05; membership dividends applied, \$51,196.12	62,141 17
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	163,234 24
Salaries of managers and agents not paid by commissions, Salaries of officers.....	16,206 97
Salaries and other compensation of office employees	14,500 00
Medical examiners' fees, whether paid direct by members or otherwise	43,917 30
Rent, \$6,165.65; taxes, \$12,989.22; advertising and printing, \$10,278.46	25,694 56
All other items, viz: traveling expenses, \$7,387.93; postage, \$10,985.39; law expenses, \$3,780.70; miscellaneous office expenses, \$6,232.69; dividends to stockholders, \$20,000.00,	29,433 33
Total disbursements	48,386 71
Balance	1,545,785 28
	\$1,478,061 26

(Advance assessments applied, including above, \$10,942.05.)
(Total expenses, \$341,373.11.)

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate	\$ 9,600 00
Cost value of bonds and stocks owned absolutely.....	135,450 43
Cash in office	4,732 32
Cash deposits in banks, viz: First National, Hartford, \$57,519.56; United States, \$13,905.08; Farmers' and Mechanics' National, \$71,621.44..	143,046 08
All other deposits, viz: Principal sum of the investments and cash deposited in trust with Security Company of Hartford, as a safety reserve or emergency fund	1,180,232 43
Total net or invested assets, as per balance above	\$1,473,061 26
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	22,655 93
Total net or invested assets, less depreciation....	\$1,450,405 33

NON-INVESTED ASSETS.

Interest accrued.....	\$1,380 29
Gross assets	\$1,451,785 62

LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 500 00
Taxes due and accrued..	10,356 29
Salaries, rents and office expenses due and accrued	4,888 91
Advance assessments	3,254 15
All other, viz: accumulated safety reserve or emergency fund on deposit.....	1,180,241 18
Mortuary fund and reserve on hand	62,451 86
Total actual liabilities....	1,261,692 39
Balance, net assets.....	\$190,093 23

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid	\$162,500 00
not yet called for losses unadjusted... ..	\$76,500 00
not yet called for losses resisted.....	19,000 00
	95,500 00
Net amount due from members.....	\$258,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 80).	\$162,500 00
in process of adjustment (number of claims, 31)...	76,500 00
resisted (number of claims, 3)	19,000 00
Total contingent mortuary liabilities.....	\$258,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	39,325	\$87,492,000 00
Policies or certificates written during the year.....	7,004	12,114,000 00
Total	46,329	\$99,606,000 00
Deduct number and amount which have ceased to be in force,	5,590	12,269,500 00
Total policies or certificates in force December 31, 1894...	40,749	\$87,336,500 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	133	\$ 367,000 00
Losses and claims on policies or certificates incurred during the year.....	406	1,049,221 00
Total	539	\$1,416,221 00
Losses and claims on policies or certificates paid during the year	428	\$1,142,271 00
Policies or certificates terminated by death during the year,	480	1,049,221 00
Policies or certificates terminated by lapse during the year..	5,120	11,290,379 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893.....	104	\$142,000 00
Policies or certificates written during the year.....	87	154,000 00
Total	191	\$296,000 00
Deduct number and amount which have ceased to be in force,	67	109,000 00
Total policies or certificates in force December 31, 1894.....	124	\$187,000 00
Policies or certificates terminated by lapse during the year ...	67	109,000 00

MASSACHUSETTS BENEFIT LIFE ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1878.

GEORGE A. LITCHFIELD, *President.*E. S. LITCHFIELD, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,079,765 05

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$180,363 86
Annual dues as per contract, without any deduction	254,409 22
Assessments: mortuary and expense	1,873,014 72
Total paid by members.....	\$2,407,787 80
Interest ..	29,538 73
Advances to agents repaid.....	2,869 39
Total income.....	\$2,440,195 92
Total net resources.....	\$3,519,960 97

DISBURSEMENTS.

Losses and claims.....	\$1,688,263 84
Advance payments returned to rejected applicants	175,539 21
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	292,821 76
Commissions paid or allowed for collecting assessments..	2,652 66
Salaries of officers	22,188 58
Salaries and other compensation of office employees.....	21,802 68
Medical examiners' fees, whether paid direct by members or otherwise	37,476 27
Rent, \$3,735.00; taxes, \$8,696.36; advertising and printing, \$27,962.66.....	40,384 02
All other items, viz: postage, \$9,655.75; agency expenses, \$29,624.50; traveling expenses, \$8,490.16; legal expenses, \$24,392.50; sundries, \$5,785.56	77,958 56
Total disbursements.....	\$2,359,087 08
Balance.....	\$1,160,873 89

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.	\$305,646 90
Loans secured by pledge of bonds, stocks or other marketable collateral.	45,653 12
Cost value of bonds and stocks owned absolutely.	\$23,969 50
Agents' ledger balances.	54,214 82
Cash in office.	14,281 24
Loans on approved claims.	97,976 20
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: Winnisimmet National Bank, \$5,000; First Ward National Bank, \$5,000; National Granite Bank, \$5,000; Lincoln National Bank, \$291,494.95; Spanish Bankers' acceptances, \$3,123.94; Insurance Department of Missouri, \$1,000; Treasurer of Massachusetts, \$1,830.50.	25,230 39
All other deposits, viz.: Lincoln National Bank, \$445.07; International Trust Company, \$6,237.65.	6,682 72
Total net or invested assets.	\$1,160,873 59

NON-INVESTED ASSETS.

Interest due and accrued.	\$ 9,060 48
Market value of bonds and stocks over cost.	10,570 50
Total non-invested assets.	19,630 98
Gross assets.	\$1,180,504 87

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses unadjusted and resisted.	\$657,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 77).	\$243,559 70
in process of adjustment (number of claims, 30).	97,450 00
reported (number of claims, 37).	97,900 00
resisted (number of claims, 9).	47,000 00
Total contingent mortuary liabilities.	\$485,909 70

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.	35,064	\$105,381,605 00
Policies or certificates written during the year.	10,583	16,217,900 00
Total.	45,647	\$121,599,505 00
Deduct number and amount which have ceased to be in force.	5,767	14,710,050 00
Total policies or certificates in force December 31, 1894.	39,880	\$106,889,455 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1893	136	\$424,323 61
Claims on policies or certificates incurred by disability during the year	104	113,300 00
Losses and claims on policies or certificates incurred during the year	531	1,743,865 00
Total.....	771	\$2,281,488 61
Losses and claims on policies or certificates paid during the year....	618	\$1,688,263 34
Abatement by compromise and disability settlements during the year	-	107,315 57
Policies or certificates terminated by death during the year.	531	1,743,865 00
Policies or certificates terminated by disability... .	104	226,600 00
Policies or certificates terminated by lapse during the year.	5,134	12,740,585 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893.....	280	\$415,200 00
Policies or certificates written during the year.....	78	133,000 00
Total.....	358	\$548,200 00
Deduct number and amount which have ceased to be in force.....	84	132,500 00
Total policies or certificates in force December 31, 1894...	274	\$415,700 00
Losses and claims on policies or certificates unpaid December 31, 1893... ..	1	\$3,000 00
Claims on policies or certificates incurred by disability during the year.....	1	500 00
Losses and claims on policies or certificates incurred during the year	10	22,500 00
Total.....	12	\$26,000 00
Losses and claims on policies or certificates paid during the year.....	12	\$23,028 83
Abatement by compromise and disability settlements during the year.....	-	2,971 17
Policies or certificates terminated by death during the year.	10	22,500 00
Policies or certificates terminated by disability during the year.. .	1	1,000 00
Policies or certificates terminated by lapse during the year.	73	109,000 00

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

EVERETT A. STEVENS, *President.*G. LEONARD MCNEILL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$12,779 63

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$12,912 00
Annual dues as per contract, without any deduction	206 00
Assessments	29,694 00
Total paid by members	\$42,812 00
Interest.....	447 00
Advances to agents repaid.....	592 48
Cash received from all other sources, viz.: renewal fees. ...	5,755 70
Total income	\$49,607 18
Total net resources	\$62,386 81

(Assessments paid in advance, \$5,581.60.)

DISBURSEMENTS.

Losses and claims.....	\$12,570 26
Advance payments returned to representative of deceased member.....	5 33
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	11,543 72
Commissions paid or allowed for collecting assessments ...	2,893 39
Salaries of agents not paid by commissions.....	2,541 53
Salaries of officers	4,308 75
Salaries and other compensation of office employes	2,185 17
Medical examiners' fees, whether paid direct by members or otherwise	906 85
Rent, \$624.99; taxes and license fees, \$338.21; advertising and printing, \$2,346.12.....	3,369 32
Advanced to agents, to be repaid out of future commissions, All other items, viz.: postage, \$892.89; office expenses, \$1,034.14; furniture and fixtures, \$141.02; legal expenses, \$56.53; adjustment of claims, \$481.22; premium and interest on bonds, \$360.45; uncollectable accounts of agents, \$41.86....	3,008 11
Total disbursements.....	\$43,579 43
Balance	\$18,807 38

(Advance assessments applied, included above, \$4,016.10.)

(Total expenses, \$31,003.84.)

Invested as follows:

NET OR INVESTED ASSETS.

Agent's ledger balances.....	\$270 13	
Cash in office	284 54	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: Boston Safe Deposit and Trust Company, \$72.70; bonds with State treasurer of Massa- chusetts, \$7,000.....	7,072 70	
All other deposits, viz.: bonds with Security Safe Deposit Company, Boston, \$2,500; cash, Boston Safe Deposit and Trust Company, \$8,700.01.....	11,200 01	
Total net or invested assets.....		\$18,807 38

NON-INVESTED ASSETS.

Office furniture and fixtures.....	1,233 78	
Gross assets.....		\$20,041 16

LIABILITIES.

Capital stock	\$3,000 00	
Advance assessments.....	2,073 00	
Total actual liabilities.....		5,073 00
Balance, net assets.....		\$14,968 16

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$1,660 30	
not yet called for losses unadjusted.....	\$468 57	
not yet called for losses resisted.....	5,896 43	
	<u>\$6,365 00</u>	
Net amount due from members....		\$8,025 30

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1).....	\$468 57	
Losses resisted (number of claims, 4).....	5,896 43	
Total contingent mortuary liabilities.		\$6,365 00

EXHIBIT OF CERTIFICATES OR POLICIES

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893..	2,281	\$8,185,625 00
Policies or certificates written during the year.....	2,638	8,749,700 00
Total.....	4,919	\$16,935,325 00
Deduct number and amount which have ceased to be in force	1,535	4,523,575 00
Total policies or certificates in force December 31, 1894 ...	3,384	\$12,411,750 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1893 ..	2	\$ 980 00
Losses and claims on policies or certificates incurred during the year....	269	18,605 94
Total	271	\$19,585 94

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year	266	\$ 12,570 26
Policies or certificates terminated by lapse during the year.	1,535	4,523,575 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893.....	118	\$ 392,000 00
Policies or certificates written during the year.....	736	2,001,712 00
Total	854	\$2,393,712 00
Deduct number and amount which have ceased to be in force	252	623,275 00
Total policies or certificates in force December 31, 1894...	602	\$1,770,437 00
Losses and claims on policies or certificates incurred during the year.....	49	\$1,754 28
Losses and claims on policies or certificates paid during the year	49	1,754 28
Policies or certificates terminated by lapse during the year..	252	623,275 00

MERCANTILE MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1882.

GEORGE M. HOBBS, *President*.WILLIAM L. WELLMAN, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$12,223 99

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$215 50	
Assessments: mortuary, \$15,087.47; expense, \$6,477.28.....	21,564 75	
Total paid by members ..	\$21,780 25	
Interest: State treasury, \$235.00; bank, \$60.85.....	295 85	
Total income		22,076 10
Total net resources		\$34,300 09

DISBURSEMENTS.

Losses and claims.....	\$11,095 72	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	874 28	
Salaries of officers, \$1,025; other compensation of officers, \$265.....	1,290 00	
Salaries and other compensation of office employees.....	3,122 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	1,827 90	
Rent, \$700.00; advertising and printing, \$175.08.....	875 08	
All other items, viz.: postage, \$339.00; sundries, \$373.78...	712 78	
Total disbursements.....		19,798 26
Balance		\$14,501 83

(Total expenses, \$8,702.54.)

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office.....	\$ 547 20	
Cash deposits in State treasury on emergency or reserve fund account, viz.: one United States 4% bond, premium and interest to September 30, 1894, \$730.62; seven New York and New England first mortgage 4% bonds, interest December 31, 1893, \$9,118.21.....	9,848 83	
All other deposits, viz.: Boston Safe Deposit and Trust Company.	4,288 23	
Total net or invested assets.....		\$14,684 26

LIABILITIES.

Members deposits for future payments.....	\$182 43
Balance, net assets.....	\$14,301 83

CONTINGENT MORTUARY AND DISABILITY ASSETS.

Mortuary assessments, called and not yet due.....	\$2,000 00
due and unpaid.....	500 00
not yet called for losses unadjusted.....	\$ 1,759 02
not yet called for losses resisted.....	10,250 00
Total due from members.....	\$14,509 02
Deduct estimated cost of collection.....	350 00
Net amount due from members	\$14,159 02

CONTINGENT MORTUARY AND DISABILITY LIABILITIES.

Losses in process of adjustment (number of claims, 17).. reported.*	\$1,759 02
resisted (number of claims, 3).....	10,250 00
Total contingent mortuary and disability liabilities.....	\$12,009 02

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	2,030	\$6,807,450 00
Policies or certificates written during the year.....	96	282,900 00
Total	2,126	\$7,089,450 00
Deduct number and amount which have ceased to be in force,	730	2,101,450 00
Total policies or certificates in force December 31, 1894...	1,396	\$4,988,000 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1893.	37	\$ 3,359 64
Losses and claims on policies or certificates incurred during the year....	121	9,495 10
Total	158	\$12,854 74
Losses and claims on policies or certificates paid during the year	141	\$11,095 73
Policies or certificates terminated by death during the year,	4	18,000 00
Policies or certificates terminated by lapse during the year..	736	2,063,450 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	420	\$948,250 00
Policies or certificates written during the year.....	82	64,750 00
Total	452	\$1,013,000 00
Deduct number and amount which have ceased to be in force,	274	560,500 00
Total policies or certificates in force December 31, 1894...	178	\$452,500 00

* Four disability claims reported, amount unknown.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1883.....	14	\$1,304 64
Losses and claims on policies or certificates incurred during the year.....	29	1,768 58
Total	43	\$3,073 17
Losses and claims on policies or certificates paid during the year	42	\$3,041 74
Policies or certificates terminated by lapse during the year.	274	560,500 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1881.

EDWARD B. HARPER, *President*.CHARLES W. CAMP, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,938,941 15

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$386,169 60
Annual dues as per contract, without any deduction	734,578 80
Assessments: mortuary and expense	3,525,163 16
Medical examiner's fees, paid by applicant	70,385 00
Total paid by members	\$4,716,296 56
Interest, \$135,029.08; rent, \$66,049.08	201,078 16
Cash received from all other sources, viz: Fees for alterations in policies, etc., \$1,632.67; special deposits received during 1894, \$24,733.20	26,365 87
Total income	4,943,739 59
Total net resources	\$8,882,680 74

DISBURSEMENTS.

Losses and claims	\$3,070,514 01
Cash dividends to policy-holders and bonds redeemed	5,580 16
Interest paid	1,708 63
Advance payments returned to rejected applicants	984 60
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	534,265 87
Commissions paid or allowed for collecting assessments ..	59,152 86
Salaries of managers and agents not paid by commissions,	78,458 95
Salaries of officers	141,296 99
Salaries and other compensation of office employees	199,647 10
Medical examiners' fees, whether paid direct by members or otherwise	79,378 21
Rent, \$113,768.68; taxes, \$22,940.85; advertising and printing, \$111,597.18	248,306 71
All other items, viz.: investment expenses, \$5,830; legal expenses, \$42.01; traveling expenses, \$11,732.30; actuarial expenses, \$1,281.75; postage, \$29,092.60; agency expenses, \$16,606.72; general office expenses, \$82,069.10; expenses investigating and adjusting \$3,070,514.01 of death claims, \$69,748.25 ..	217,242 73
Total disbursements	4,636,536 84
Balance	\$4,246,143 90
(Advance assessments applied, included above, \$341,600.19.)	
(Total expenses, \$1,567,749.42.)	

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	\$442,856 29
Loans on mortgages (first lien) on real estate	2,341,400 00
Cost value of bonds and stocks owned absolutely.....	257,188 37
Agents' ledger balances secured	269,700 43
Furniture and fixtures	36,141 79
Cash in office.....	1,251 50
Cash deposits in State treasury or banks on emergency or reserve fund account.....	602,408 82
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1894, to Hartford city banks).....	190,667 69
All other deposits.....	104,529 01
Total net or invested assets... ..	<u>\$4,246,143 90</u>

NON-INVESTED ASSETS.

Interest due, \$5,651.81; accrued, \$19,380.50.....	\$25,032 31
Rents due, \$1,064.82; accrued, \$3,579.17.....	4,643 99
Death losses paid in anticipation of February 1, 1895, assess- ment.....	15,796 13
Market value of real estate over costs and incumbrances....	5,440 31
Market value of bonds and stocks over cost.....	14,463 78
Total non-invested assets.....	<u>65,376 52</u>
Gross assets.	<u>\$4,311,520 42</u>

LIABILITIES.

Advance assessments and dues, bonus or dividend obliga- tions.....	\$124,275 48
Outstanding bond obligations.....	413,124 46
Total actual liabilities.....	<u>537,399 94</u>
Balance, net assets.	<u>\$3,774,120 48</u>

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due	\$1,229,143 74
Annual and expense dues in process of collection	131,518 00
Total due from members.....	<u>\$1,360,661 74</u>
Deduct estimated cost of collection.....	136,066 17
Net amount due from members.....	<u>\$1,224,595 57</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 140)	\$456,783 16
Losses in process of adjustment (number of claims, 102).....	403,868 00
Losses resisted (number of claims, 16).....	81,379 00
All other contingent liabilities, viz: Net present value of all policies in force, December 31, 1894, computed as renewable term insurance for 60 days.....	<u>\$780,506 00</u>
Total contingent mortuary liabilities	<u>\$1,722,536 16</u>

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893	82,716	\$262,607,063 00
Policies or certificates written during the year.....	24,271	66,408,225 00
Total.....	106,987	\$329,015,290 00
Deduct number and amount which have ceased to be in force,	10,920	35,649,184 00
Total policies or certificates in force December 31, 1894 ...	96,067	\$293,366,106 00
Losses and claims on policies or certificates unpaid Dec. 31, 1893	222	\$650,730 40
Losses and claims on policies or certificates incurred during the year.....	1,039	3,281,669 00
Total	1,261	\$4,132,399 40
Losses and claims on policies or certificates paid during the year	944	\$3,070,514 00
Policies or certificates terminated by death during the year,	1,039	3,281,669 00
Policies or certificates not taken during the year.....	3,890	12,980,725 00
Policies or certificates terminated by expiry during the year,	5,991	19,436,730 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893	560	\$1,496,000 00
Policies or certificates written during the year	199	290,000 00
Total	759	\$1,786,000 00
Deduct number and amount which have ceased to be in force,	148	361,500 00
Total policies or certificates in force December 31, 1894...	611	\$1,424,500 00
Losses and claims on policies or certificates incurred during the year.....	3	5,000 00
Losses and claims on policies or certificates paid during the year	3	5,000 00
Policies or certificates terminated by death during the year,	3	5,000 00
Policies or certificates not taken during the year.....	80	228,000 00
Policies or certificates terminated by expiry during the year,	65	128,500 00

NEW ENGLAND LIVE STOCK INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

J. A. HARWOOD, *President.*LEONARD TILLINGHAST, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year...	\$6,064 89
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INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$10,865 43
Assessments: mortuary, \$33,635.47; expense, \$9,196.25.....	42,831 72
Medical examiner's fees, paid by applicant.....	839 05
Total paid by members... ..	\$54,536 20
Cash received from all other sources, viz: brokerage	17 17
Total income	54,553 37
Total net resources	\$60,618 08

DISBURSEMENTS.

Losses and claims	\$36,047 82
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	5,718 44
Salaries and other compensation of office employees.....	3,036 50
Medical examiners' fees, whether paid direct by members or otherwise	5,635 06
Rent, \$1,071.96; advertising, \$236.78; printing, \$245.68.....	1,554 42
All other items, viz: postage, \$791.74; traveling expenses, \$22.02; furniture and teams, \$91.11; general expenses, \$1,776.63; Maine department expenses, \$234.62; agency expenses, \$381.75.....	3,897 87
Total disbursements.....	55,885 11
Balance	\$4,732 95

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	\$3,186 30	
Cash deposits, viz.: First National Bank, \$1,529.80; Granite National Bank, Augusta, Me., \$16.85	1,546 65	
Total net or invested assets.....		\$4,732 95

NON-INVESTED ASSETS.

Furniture	750 00	
Gross assets		\$5,482 95

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$2,659 50	
due and unpaid.....	1,827 05	
ready to issue for losses unadjusted.....	6,226 32	
Net amount due from members		\$10,712 86

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 59)		\$6,598 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.....	4,493	\$618,000 00
Policies or certificates written during the year	2,314	282,179 00
Total	6,807	\$900,179 00
Deduct number and amount which have ceased to be in force,	2,595	357,602 00
Total policies or certificates in force December 31, 1894 ...	4,212	\$542,577 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1893.....	61	\$ 7,953 00
Losses and claims on policies or certificates incurred during the year.....	280	34,692 83
Total	351	\$42,645 82
Paid by compromise and fire companies	-	\$ 2,233 18
Losses and claims on policies or certificates paid during the year.....	292	36,047 82
Policies or certificates terminated by death during the year.	290	34,692 83
Policies or certificates terminated by lapse during the year.	2,305	322,909 18

BUSINESS IN MAINE.		<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893	131	\$16,627 00	
Policies or certificates written during the year.....	98	11,798 00	
Total.....	229	\$28,425 00	
Deduct number and amount which have ceased to be in force,	57	7,539 00	
Total policies or certificates in force December 31, 1894...	172	\$20,886 00	
Losses and claims on policies or certificates incurred during the year.. ..	4	\$525 00	
Losses and claims on policies or certificates paid during the year	4	525 00	
Policies or certificates terminated by death during the year,	4	525 00	
Policies or certificates terminated by lapse during the year,	53	7,014 00	

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1881.

AUGUSTUS P. MARTIN, *President*.BENJAMIN F. DYER, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$70,730 44

INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction	\$8,315 56
Annual dues as per contract, without any deduction	435 50
Assessments: mortuary, \$61,793.76; expense, \$72,973.00.....	134,766 76
Total paid by members.....	\$143,520 82
Interest	2,728 26
Total income	146,249 08
Total net resources	\$216,979 52

(Assessments paid in advance, \$471.73.)

DISBURSEMENTS.

Losses and claims.....	\$60,127 41
Advance payments returned to rejected applicants, including other payments returned.....	1,006 08
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	9,326 79
Commissions and expenses paid or allowed for collecting assessments	21,276 04
Salaries of officers, \$11,199.66; other compensation of officers, \$1,218.00	12,417 90
Salaries and other compensation of office employees	11,869 94
Medical examiners' fees, whether paid direct by members or otherwise.....	\$3,414 46
Other adjacent expenses	7,693 70
Rent, \$2,577.00; taxes, \$1,484.42; advertising and printing, \$3,490.86	7,552 28
All other items, viz: legal fees and expenses, \$391.65; furniture and movables, \$225.88; traveling expenses, \$758.06; general expenses, \$2,148.55; postage, \$1,245.95.....	5,470 11
Total disbursements.....	\$140,174 77
Balance	\$76,804 75

(Advance assessments applied, included above, \$702.82.)

(Total expenses, \$79,041.28.)

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 7,300 00	
Cost value of bonds and stocks owned absolutely	34,833 10	
Agents' ledger balances.....	3,697 39	
Cash in office	282 61	
Cash deposits, viz.: Howard National Bank, Boston, \$20,981.05; New England Trust Company, Boston, \$5,462.19; National Bank of Commerce, Boston, \$4,158.41	30,611 65	
Total net or invested assets, as per balance above.....	\$76,804 75	
Deduct depreciation of assets to bring same to market value and agents balances unsecured	3,697 39	
Total net or invested assets, less depreciation.....		\$73,107 36

NON-INVESTED ASSETS.

Interest accrued.....	\$ 245 86	
Furniture and movables.....	3,492 57	
Market value of bonds and stocks over cost	1,108 90	
Total non-invested assets		4,845 33
Gross assets.....		\$77,952 69

LIABILITIES.

Taxes due and accrued	\$200 00	
Advance assessments..	243 35	
All other (not including contingent mortuary).....	500 00	
Total actual liabilities.....		943 35
Balance, net assets...		\$77,009 34

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary assessments, called and not yet due.....	\$4,962 00	
not yet called for losses unadjusted	\$ 3,288 19	
not yet called for losses resisted.....	12,000 00	
not yet called for losses reported.....	1,165 71	16,453 90
Net amount due from members		\$21,413 90

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2)	\$2,640 00	
Losses in process of adjustment (number of claims, 39)....	3,288 19	
Losses reported (number of claims, 25).....	1,165 71	
Losses resisted (number of claims, 3).....	15,000 00	
Total contingent mortuary liabilities.....		\$22,093 90

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	9,762	\$43,771,250 00
Policies or certificates written during the year.....	6,184	38,568,500 00
Total.....	15,946	\$82,339,750 00
Deduct number and amount which have ceased to be in force,	4,019	16,895,400 00
Total policies or certificates in force December 31, 1894....	11,927	\$65,444,350 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	1	\$ 5,000 00
Losses and claims on policies or certificates incurred during the year.....	783	70,127 14
Total	784	\$75,127 14
Losses and claims on policies or certificates paid during the year	781	\$60,127 41
Policies or certificates terminated by death during the year,	6	24,500 00
Policies or certificates terminated by lapse during the year..	4,013	16,876,900 00

BUSINESS IN MAINE.		
Policies or certificates in force December 31, 1893.....	462	\$1,866,375 00
Policies or certificates written during the year.....	95	594,000 00
Total	557	\$2,460,375 00
Deduct number and amount which have ceased to be in force.....	134	462,375 00
Total policies or certificates in force December 31, 1894.....	423	\$1,998,000 00
Losses and claims on policies or certificates incurred during the year.....	39	1,611 21
Policies or certificates terminated by lapse during the year,	134	462,375 00

NORTHWESTERN MASONIC AID ASSOCIATION,

CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

DANIEL J. AVERY, *President.*CHAS. A. CAPWELL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$744,226 06

INCOME.

Assessments, mortuary, \$1,666,961.01; expense, \$416,832.93...	\$2,063,793 94
First year premiums	228,451 76
Total paid by members	\$2,312,245 70
Interest.....	18,706 18
Cash received from all other sources, viz.: Reserve fund, \$2,813.60; delinquent charges, \$4,309.97; re-instatements, \$9,532.53; sixty day payments, \$102; guarantee fund, \$7,028.99; suspense, \$47.57; sundry accounts, \$719.04.....	24,553 70
Total income	2,355,505 58
Total net resources.....	\$3,099,731 64

DISBURSEMENTS.

Losses and claims.....	\$1,894,657 14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	186,621 90
Board of trustees, expense account.....	2,070 01
Commissions paid or allowed for collecting assessments....	13,977 32
Salaries of managers and agents not paid by commissions,	18,385 68
Salaries of officers.....	46,290 25
Salaries and other compensation of office employees.....	67,731 36
Advance assessments.	2,695 56
Medical examiners' fees, whether paid direct by members or otherwise.....	35,489 31
Rent, \$17,732.87; advertising, stationery and printing, \$13,404.13.....	31,197 00
Filing state reports and taxes.....	5,211 56
All other items, viz: Traveling expenses, \$4,942.44; postage, \$12,645.58; refitting office, \$803.61; incidental miscellaneous expenses, \$7,067.42; surrendered policies, \$9,874.91; legal expenses, \$1,578.38; bonds exchanged, \$1,502.45; expense eastern department, \$1,847.83; furniture, \$1,633.20; legisla- tive committee expenses, \$1,068.34.....	42,964 26

Total disbursements 2,337,311 55

Balance \$762,420 09

(Total expenses, \$452,654.41.)

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 4,500 00
Cost value of bonds and stocks owned absolutely.....	418,223 69
Agent's ledger balances.....	51,711 26
Cash in office.....	100 00
Cash deposits in hands of treasurer.....	287,885 14
Total net or invested assets, as per balance above.....	\$762,420 09
Deduct depreciation of assets to bring same to market value, and agents balance unsecured.....	1,325 39
Total net or invested assets, less depreciation	\$761,094 70

NON-INVESTED ASSETS.

Interest accrued	2,122 05
Gross assets.....	\$763,216 75

LIABILITIES.

Losses adjusted, due and unpaid.....	\$16,000 00
Advance assessments	22,629 13
All other (not including contingent mortuary), viz: Suspense account, \$183.22; sundry accounts outstanding, 2,777.81	2,961 03
Total actual liabilities.	41,590 16
Balance, net assets.....	\$721,626 59

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid (estimated).....	\$ 45,000 00
not yet called for losses unadjusted.....	\$ 12,000
not yet called for losses resisted	15,500
not yet called for losses reported	182,000
not yet called for losses adjusted not yet due..	210,700
	420,200 00
Net amount due from members.....	\$465,200 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 57)	\$210,700 00
in process of adjustment (number of claims, 3)	12,000 00
reported (number of claims, 59).....	182,000 00
resisted (number of claims, 7).....	15,500 00
Total contingent mortuary liabilities.....	\$420,200 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893	45,773	\$142,548,500 00
Policies or certificates written during the year.....	11,547	22,344,500 00
Total	57,320	\$164,893,000 00
Deduct number and amount which have ceased to be in force,	9,239	23,738,500 00
Total policies or certificates in force December 31, 1894...	48,081	\$141,154,500 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1893.....	146	\$458,857 14
Losses and claims on policies or certificates incurred during the year	537	1,988,500 00
Total	683	\$2,327,357 14
Losses and claims on policies or certificates paid during the year	554	\$1,884,657 14
Policies or certificates terminated by death during the year.	537	1,888,500 00
Policies or certificates surrendered.....		6,500 00
Policies or certificates terminated by lapse, consolidation and reduction during the year.	8,702	21,870,000 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1893	91	\$241,000 00
Policies or certificates written during the year.....	76	167,500 00
Total	167	\$408,500 00
Deduct number and amount which have ceased to be in force,	32	68,000 00
Total policies of certificates in force December 31, 1894	135	\$340,500 00
Losses and claims on policies or certificates incurred during the year.....	2	3,500 00
Losses and claims on policies or certificates paid during the year	2	3,500 00
Policies or certificates terminated by death during the year...	2	3,500 00
Policies or certificates terminated by lapse, consolidation and reduction during the year.....	29	59,500 00
Policies or certificates not taken during the year	1	5,000 00

UNITED STATES MASONIC BENEVOLENT
ASSOCIATION,
COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

JOSEPH R. REED, *President.*

WILLIAM J. JAMESON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$197,595 73

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$ 10,708 00
Annual dues as per contract, without deduction.....	997 63
Assessments: mortuary, \$175,018.48; expense, \$57,337.70....	232,356 18
Total paid by members.....	\$244,066 81
Interest	6,501 87
Cash received from all other sources, viz: guarantee fund, \$4,079.07; advance assessments, \$5,793.51.....	9,872 58
Total income	260,431 96
Total net resources	\$458,026 99

DISBURSEMENTS.

Losses and claims	\$193,750 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	10,708 00
Commissions paid or allowed for collecting assessments,	5,328 37
Salaries of managers and agents not paid by commissions,	17,750 00
Salaries of officers and clerk hire.....	13,045 88
Medical examiners' fees, whether paid direct by members or otherwise	4,947 00
Advertising and printing.....	2,804 64
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	177 65
All other items, viz: traveling expenses, \$2,906.50; postage, \$1,954.37; expenses, \$11,874.74; advance assessments applied, \$5,650.05; general fund, \$2,944.81.....	25,330 47
Total disbursements	273,837 01
Balance	\$184,189 98

(Total expenses, \$60,611.50.)

Invested as follows:

NET OR INVESTED ASSETS.

Guarantee notes.....	\$96,834 63
Loans on mortgages (first lien) on real estate	71,622 82
Agents' ledger balances.....	7,647 40
Cash deposits on emergency or reserve fund account, viz:	
State of Missouri.....	1,000 00
All other deposits, viz: Citizens' State Bank, \$6,085.13; First National Bank, \$1,000.00	7,085 13
Total net or invested assets, as per balance above	\$184,189 98
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	4,663 94
Total net or invested assets, less depreciation....	\$179,526 04

NON-INVESTED ASSETS.

Interest due, \$9,683.46; accrued, \$4,717.32.	\$14,400 78
Gross assets	\$193,926 82

LIABILITIES.

Advance assessments	684 78
Balance, net assets.....	\$193,242 04

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses unadjusted ..	\$29,500 00
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CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 13)	\$29,500 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1893.....	8,000	\$19,510,000 00
Policies or certificates written during the year.....	3,720	6,655,500 00
Total	11,720	\$26,165,500 00
Deduct number and amount which have ceased to be in force,	4,139	9,161,500 00
Total policies or certificates in force December 31, 1894...	7,581	\$17,004,000 00
Losses and claims on policies or certificates unpaid December 31, 1893.....	17	\$ 41,250 00
Losses and claims on policies or certificates incurred during the year.....	75	182,000 00
Total	92	\$223,250 00
Losses and claims on policies or certificates paid during the year.....	79	\$193,750 00
Policies or certificates terminated by death during the year,	75	182,000 00
Policies or certificates terminated by lapse during the year..	4,064	8,979,500 00

264 ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	200	\$470,000 00
Policies or certificates written during the year... ..	67	112,000 00
Total	267	\$582,000 00
Deduct number and amount which have ceased to be in force,	63	147,500 00
Total policies or certificates in force December 31, 1894.....	204	\$434,500 00
Policies or certificates terminated by lapse during the year ...	63	147,500 00

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING
THEIR CONDITION DECEMBER 31st, 1894.**

ANCIENT ORDER OF HIBERNIANS,
(FIRST DIVISION)
PORTLAND, MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

MICHAEL T. RAGAN, *President.*

EDWARD P. TWOMEY, *Secretary.*

Balance on hand December 31, 1893..... \$156 24

INCOME.

From entrance fees....	\$ 64 00	
Annual dues.....	865 35	
All other sources, viz: annual ball.....	58 85	988 20
Total		\$1,144 44

DISBURSEMENTS.

For death losses, (number, 1).....	\$ 75 00	
Claims for accident or sickness, (number, \$2).....	370 00	
All other expenditures, viz: hall rent, stationery, printing, etc	498 35	\$943 35
Balance on hand December 31, 1894		\$201 08

MEMBERSHIP.

Total membership, December 31, of previous year....	150
Admitted during the year.....	28
Total	176
Terminated during the year: by death, 1; by lapse, 1	2
Total membership, December 31, 1894.....	174

BUSINESS ALL IN MAINE.

(267)

ANCIENT ORDER OF HIBERNIANS,
(SECOND DIVISION)
PORTLAND, MAINE.

—
INCORPORATED IN 1882. COMMENCED BUSINESS IN 1881.

THOMAS J. FLAHERTY, *President.*

CHARLES H. ADAMS, *Secretary.*

Balance on hand December 31, 1883... \$586 49

INCOME.

From assessments	\$ 3 50	
Entrance fees	109 00	
Annual dues	934 10	1,046 60
Total		\$1,633 09

DISBURSEMENTS.

For death losses (number, 4)	\$300 00	
Claims for accident or sickness (number, 31)	511 00	
All other expenditures	411 53	1,222 53
Balance on hand December 31, 1884.....		\$410 56

MEMBERSHIP.

Total membership, December 31, of previous year	150
Admitted during the year.....	37
Total	187
Terminated during the year: by death, 4; by lapse, 1.....	5
Total membership, December 31, 1884.....	182

BUSINESS ALL IN MAINE.

CITIZENS' MUTUAL RELIEF SOCIETY,
PORTLAND, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

WASHINGTON LIBBY, *President.* HENRY A. MULLER, *Secretary.*

Balance on hand December 31, 1893..... \$2,004 07

INCOME.

From assessments	\$1,454 00	
Annual dues ..	149 00	
All other sources, viz: second notice fees, dividends and interest.....	129 20	1,732 20
Total		\$3,736 27

DISBURSEMENTS.

For death losses.....	\$1,568 00	
Salaries of officers and clerks.....	200 00	
All other expenditures, viz: printing, advertising, postage, etc	68 70	\$1,836 70
Balance on hand December 31, 1894.....		\$1,899 57

MEMBERSHIP.

Total membership, December 31, of previous year	136
Terminated during the year: by death, 12; by lapse, 10	22
Total membership, December 31, 1894	136

BUSINESS ALL IN MAINE.

L'UNION ST. JOSEPH,
WATERVILLE, MAINE.

—
 INCORPORATED IN 1890. COMMENCED BUSINESS IN 1889.

J. B. LANGELIER, *President.*

NAPOLEON LOUBIER, *Secretary.*

—
 Balance on hand December 31, 1893..... **\$301 24**

INCOME.

From entrance fees.....	\$ 29 40	
Annual dues.....	329 95	
All other sources, viz: interest	5 99	365 34
Total.....		\$686 58

DISBURSEMENTS.

For claims for accident or sickness.....	\$188 00	
All other expenditures, viz: banner, \$200.00; charitable gifts, \$11.00; hall heating and paper, \$11.40.....	222 40	410 40
Balance on hand December 31, 1894.....		\$256 18

MEMBERSHIP.

Total membership, December 31, 1893.....	46
Admitted during the year.....	21
Total.....	67
Terminated during the year: by lapse.....	3
Total membership, December 31, 1894....	64

BUSINESS ALL IN MAINE.

MADISON BENEFIT ASSOCIATION,

MADISON, MAINE.

EDWIN F. STEWART, *President.*FRANK DINSMORE, *Secretary.*

Balance on hand December 31, 1883.....	\$331 30
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INCOME.

From assessments	\$227 10	
Entrance fees.....	18 50	
All other sources, viz: contributions, \$15.24; envelope trust account, \$52.11	67 35	312 59
Total		\$894 25

DISBURSEMENTS.

For claims for accident or sickness (number 8).....	\$91 13	
Paid physicians	9 98	
All other expenditures, viz: telegraph bills, \$2.07; office expenses, \$1.20; envelope trust account, \$7.72.....	10 99	112 10
Balance on hand December 31, 1894....		\$582 15

MEMBERSHIP.

Total membership, December 31, of previous year.....	12
Admitted during the year... ..	37
Total	49
Terminated during the year: by lapse.....	24
Total membership, December 31, 1894.....	25

BUSINESS ALL IN MAINE.

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President*.EDWIN G. FOSTER, *Secretary*.

 Balance on hand December 31, 1893..... \$20,130 85

INCOME.

From assessments.....	\$9,688 00	
Entrance fees.....	385 00	
Monthly dues.....	8,090 00	
All other sources, viz: interest, net receipts, annual ball, etc.....	1,855 04	19,968 04
Total.....		\$40,098 89

DISBURSEMENTS.

For death losses (number 12).....	\$12,000 00	
Claims for accident or sickness (number 213).....	5,526 00	
Salaries of officers and clerks.....	600 00	
All other expenditures, viz: postage, office furniture, etc.	118 50	18,244 50
Balance on hand December 31, 1894.....		\$21,854 39

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,576
Admitted during the year.....	175
Total.....	1,751
Terminated during the year: by death, 11; by lapse, 85	96
Total membership, December 31, 1894.....	1,655

BUSINESS ALL IN MAINE.

MAINE STATE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WYER GREENE, *President.*JOSEPH E. CHUTE, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$27,146 00

INCOME.

Gross amount of membership fees required or represented by applications, without deduction..	\$ 135 00
Assessments: mortuary, \$25.061; expense, \$1,761	26,822 00
Total paid by members.....	\$26,957 00
Interest	1,077 50
Cash received from all other sources, viz: fines	52 60
Total income	28,087 10
Total net resources	\$55,233 19

(Assessments paid in advance, \$58.)

DISBURSEMENTS.

Losses and claims	\$23,554 86
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	700 95
Commissions paid or allowed for collecting assessments.....	45 00
Salaries of managers and agents not paid by commissions.....	1,401 69
Salaries of officers, \$175; other compensation of officers, \$9....	184 00
Taxes, \$15.98; advertising and printing, \$257.75.....	273 78
All other items, viz: advance payments, \$58; paid premiums on bonds bought, \$250.....	308 00
Total disbursements...	26,468 55
Balance	\$28,764 64

(Advance assessments applied, included above, \$58.)
(Total expenses, \$2,605.37.)

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$21,000 00
Cash deposits in State treasury or banks on emergency or reserve fund account	7,764 64
Total net or invested assets.....	\$28,764 64

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1893.....	1,789	\$2,428,005 00
Policies or certificates written during the year.....	45	62,160 00
Total	1,844	\$2,490,165 00
Deduct number and amount which have ceased to be in force,	64	83,175 00
Total policies or certificates in force December 31, 1894 ...	1,780	\$2,404,990 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1893.....	3	3,650 00
Losses and claims on policies or certificates incurred during the year.....	17	19,905 00
Total	20	23,555 00
Losses and claims on policies or certificates paid during the year	20	23,555 00
Policies or certificates terminated by death during the year,	17	19,905 00
Policies or certificates terminated by lapse during the year,	47	65,275 00

BUSINESS ALL IN MAINE.

MASONS' MUTUAL RELIEF ASSOCIATION,

MECHANIC FALLS, MAINE.

COMMENCED BUSINESS IN 1875.

P. R. COBB, *President.*J. H. DECOSTER, *Secretary.*

Balance on hand December 31, 1893.....	\$	812 69
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INCOME.

From assessments.....	\$34,838 87	
Entrance fees.....	81 00	34,919 87
Total.....		\$35,732 56

DISBURSEMENTS.

For death losses (number 33).....	\$33,000 00	
Salaries of officers and clerks.....	890 23	
All other expenditures, viz: postage, printing, etc....	671 15	34,561 40
Balance on hand December 31, 1894.....		\$1,171 16

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,527
Admitted during the year.....	27
Total.....	1,554
Terminated during the year: by death, 38; by lapse, 313.....	351
Total membership, December 31, 1894.....	1,203

BUSINESS ALL IN MAINE.

NORTHEASTERN MASONIC RELIEF ASSOCIATION,

AUGUSTA, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

— President.

J. E. BLANCHARD, *Secretary.*

Balance on hand December 31, 1893.....	\$103 57
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INCOME.

From assessments	\$74 00	
All other sources, viz: interest.....	1 05	75 05
Total		\$178 63

DISBURSEMENTS.

For death losses (number, 3)	114 00	
Salaries of officers and clerks	6 00	
All other expenditures, viz: postage and printing.....	7 22	\$127 22
Balance on hand December 31, 1894.....		\$51 40

MEMBERSHIP.

Total membership, December 31, of previous year.....	43
Terminated during the year: By death, 2; by lapse, 9.	11
Total membership, December 31, 1894.....	32

BUSINESS ALL IN MAINE.

ODD FELLOWS' BENEFIT ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

E. H. C. THOMPSON, *President.*O. T. HODSDON, *Secretary.*

Balance on hand December 31, 1893.....	\$1,730 17
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INCOME.

From assessments.....	\$844 50	
Annual dues.....	65 50	
All other sources, viz: interest.....	64 00	774 00
Total.....		\$2,504 17

DISBURSEMENTS.

For death losses.....	\$539 00	
Salaries of officers and clerks	47 05	
All other expenditures, viz: stationery, postage, printing, etc.....	73 95	710 00
Balance on hand December 31, 1894.....		\$1,794 17

MEMBERSHIP.

Total membership, December 31, of previous year.....	144
Terminated during the year, by death, 5; by lapse, 18.....	23
Total membership, December 31, 1894.....	121

BUSINESS ALL IN MAINE.

**ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION,
NORWAY, MAINE.**

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

Balance on hand December 31, 1893..... \$6,785 29

INCOME.

From assessments.....	\$12,776 00	
Entrance fees... ..	452 00	
Annual dues.....	1,260 00	
All other sources, viz: Interest.....	198 77	14,686 77
Total		\$21,452 06

DISBURSEMENTS.

For death losses, (number 11).....	\$10,433 00	
Salaries of officers, clerks and agents	2,102 64	
All other expenditures, viz: interest, \$11; postage, printing, etc, \$369.80.....	380 80	12,916 44
Balance on hand December 31, 1894.....		\$8,535 62

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,374
Admitted during the year.....	213
Total	1,487
Terminated during the year: By death, 18; by lapse, 59.....	72
Total membership, December 31, 1894.	1,415

BUSINESS ALL IN MAINE.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.*CHARLES F. PLUMMER, *Secretary.*

Balance on hand December 31, 1893.....	\$892 23
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INCOME.

From assessments	\$492 15	
Annual dues	119 00	
All other sources, viz: dividend and interest	99 74	710 89
Total		\$1,593 11

DISBURSEMENTS.

For death losses.....	\$722 50	
Salaries of officers and clerks	79 10	
All other expenditures, viz: postage and printing	54 97	856 87
Balance on hand December 31, 1894.....		\$736 24

MEMBERSHIP.

Total membership, December 31, of previous year	120
Terminated during the year: by death, 2; by lapse, 1.....	3
Total membership, December 31, 1894.....	117

BUSINESS ALL IN MAINE.

**ODD FELLOWS' RELIEF ASSOCIATION,
WESTBROOK, ME.**

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

ALBRO E. CHASE, *President.*

GEORGE T. SPRINGER, *Secretary.*

Balance on hand December 31, 1893..... \$2,428 80

INCOME.

From assessments	\$1,623 51	
Annual dues	160 00	
All other sources, viz: interest.....	69 08	1,852 59
Total		\$4,281 39

DISBURSEMENTS.

For death losses (number 11)	\$1,532 03	
Salaries of officers and clerks.....	555 83	
All other expenditures, viz: commissions, etc., \$15.65; office expenses, postage and printing, \$96.92.....	112 57	2,200 43
Balance on hand December 31, 1894.....		\$2,080 96

MEMBERSHIP.

Total membership, December 31, of previous year	232
Terminated during the year: by death, 7; by lapse, 131	138
Total membership, December 31, 1894.	94

BUSINESS ALL IN MAINE.

PATRONS MUTUAL AID SOCIETY,

AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

E. H. BROWN, *President*.J. M. JACKSON, *Secretary*.

Balance on hand December 31, 1893	\$3,783 86
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INCOME.

From assessments	\$3,894 00	
Entrance fees.. . . .	534 00	
Annual dues.	19 20	
All other sources, viz: re-instatement fees	1 75	4,448 95
Total		\$8,242 51

DISBURSEMENTS.

For death losses.....	\$3,349 50	
Salaries of officers and clerks.....	342 70	
All other expenditures, viz: postage, printing, licenses, express, etc.....	47 40	3,739 60
Balance on hand December 31, 1894.....		\$4,503 21

MEMBERSHIP.

Total membership, December 31, of previous year ..	446
Admitted during the year.....	163
Total	609
Terminated during the year: by death, 10; by lapse, 33.....	43
Total membership, December 31, 1894.....	566

BUSINESS ALL IN MAINE.

PORTLAND LODGE No. 142, NEW ENGLAND ORDER OF PROTECTION,

PORTLAND, MAINE.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1880.

WORDEN H. MARSH, *President.*

A. L. McDONALD, *Secretary.*

Balance on hand December 31, 1883..... \$380 7

INCOME.

From assessments	\$568 85	
Entrance fees.....	38 03	
Annual dues.....	287 00	
All other sources.....	212 08	1,167 04
Total		\$1,497 80

DISBURSEMENTS.

For death losses.....	\$562 60	
Claims for accident or sickness.....	59 00	
Salaries of officers and clerks.....	48 00	
All other expenditures	737 43	1,407 03
Balance on hand December 31, 1884.....		\$80 77

MEMBERSHIP.

Total membership, December 31, of previous year.....	69
Admitted during the year.....	19
Total	88
Terminated during the year: by lapse.....	4
Total membership, December 31, 1884.....	84

BUSINESS ALL IN MAINE.

PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, MAINE.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1889.

GEORGE N. E. KIMBALL, *President.*THOMAS A. OAKES, *Secretary.*

Balance on hand December 31, 1888.....	\$32 52
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INCOME.

From entrance fees.....	\$ 3 50	
Annual dues	20 00	
All other sources.....	354 08	377 58
Total.....		\$410 10

DISBURSEMENTS.

Expended for hall rents, gas and fuel.....	\$410 10
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MEMBERSHIP.

Total membership December 31, of previous year...	72
Admitted during the year	16
Total.....	88
Terminated during the year: by death, 2; by lapse, 30	32
Total membership December 31, 1894.....	56

BUSINESS ALL IN MAINE.

SOCIETE DE BIENFAISANCE ST. JEAN BAPTISTE,

WATERVILLE, MAINE.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1875.

ARTHUR DAVIAN, *President*.NAPOLEON LOUBIER, *Secretary*.

Balance on hand December 31, 1893.....	\$1,665 88
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INCOME.

From assessments.....	\$405 00	
Entrance fees.....	47 50	
Annual dues.....	686 75	
All other sources, viz: interest.....	59 33	1,210 58
Total.....		\$2,376 46

DISBURSEMENTS.

For death losses.	\$405 00	
Claims for accident or sickness.....	545 36	
All other expenditures, viz: charitable gift.....	165 00	1,115 36
Balance on hand December 31, 1894.....		\$1,761 10

MEMBERSHIP.

Total membership, December 31, of previous year.....	207
Admitted during the year.....	34
Total	241
Terminated during the year: by death	1
Total membership, December 31, 1894.....	240

BUSINESS ALL IN MAINE.

UNION LAFAYETTE,

WATERVILLE, ME.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1890.

GEORGE A. DAVIAN, *President*.DR. A. JOLY, *Secretary*.

Balance on hand December 31, 1893.....	\$439 99
--	----------

INCOME.

From entrance fees	\$ 51 00	
Annual dues.....	516 50	
All other sources, viz: interest, \$13.88; collection for uniforms, \$11.75; fines, \$32.00.....	57 63	625 13
Total		\$1,165 12

DISBURSEMENTS.

For claims for accident or sickness (number, 20)	\$356 31	
All other expenditures, viz: rent, \$60.00; uniforms, \$372.20; sundries, \$55.70.....	487 90	844 21
Balance on hand December 31, 1894.		\$320 91

MEMBERSHIP.

Total membership, December 31, 1893.....	86
Admitted during the year.....	51
Total	137
Terminated during the year by lapse.....	19
Total membership, December 31, 1894.....	118

BUSINESS ALL IN MAINE.

YORK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,

SACO, MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

C. H. BRACKETT, *President.*

WILLIAM S. FOWLER, *Secretary.*

Balance on hand December 31, 1893..... \$635 01

INCOME.

From assessments.....	\$321 30	
All other sources, viz: interest.....	26 42	347 72
Total.....		\$368 73

DISBURSEMENTS.

For death losses.....	\$296 00	
Salaries of officers and clerks.....	27 81	\$13 81
Balance on hand December 31, 1894.....		\$668 93

MEMBERSHIP.

Total membership December 31, of previous year.....	111
Admitted during the year.....	1
Total.....	112
Terminated during the year: by death, 3; by suspension, 12.....	15
Total membership December 31, 1894.....	97

BUSINESS ALL IN MAINE.

**FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER
STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31, 1894.**

***AMERICAN BENEFIT SOCIETY.**

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1893.

CHAS. H. BURE, *President.*

B. A. COX, *Acting Secretary.*

Balance on hand December 31, 1893..... \$33 15

INCOME.

From assessments, (death).....	\$6,448 50	
Entrance fees.....	6,635 00	
Expense assessments, (2)	3,081 75	
Sale of supplies	46 37	
Changes of certificates	16 00	16,227 62
Total.....		\$16,260 77

DISBURSEMENTS.

For death losses (number, 5).....	\$5,500 00	
Salaries of clerks	243 00	
All other expenditures, viz: Rent, office furniture, sup- plies, postage, etc., \$2,722.87; deputies for organizing new lodges, \$5,713.08	8,435 85	14,160 85
Balance on hand December 31, 1894.....		\$2,079 82

MEMBERSHIP.

Total membership, December 31, 1893	908
Admitted during the year.....	1,338
Total.....	2,247
Terminated during the year: by death, 5; by lapse, 419.....	424
Total membership, December 31, 1894.....	1,823

***Admitted April 9, 1895.**

AMERICAN LEGION OF HONOR.

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

JOHN M. GWINNELL, *President*.ADAM WARNOCK, *Secretary*.

Balance on hand December 31, 1893.....	\$609,638 97
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INCOME.

From assessments	\$2,770,983 90	
entrance fees	6,861 75	
All other sources, viz: Interest, \$19,424.79; relief returned, \$26,590.00; sale supplies, \$322.00; fines, \$36.00; returned by grand councils, \$675.00	47,247 79	2,825,093 44
Total	33,434,732 41	

DISBURSEMENTS.

For death losses (number, 929).....	\$2,508,500 00	
dividend of 1894.....	157,924 27	
claims for accident or sickness.....	89,650 00	
salaries of officers and clerks.	20,823 33	
All other expenditures, viz: Building, \$12,543.95; general expenses, \$2,496.80; mileage, \$1,314.25; instituting councils, \$4,294; supplies, \$4,142.75; postage, \$2,208.78; expressage, cartage and telegrams, \$426.49; fixtures, \$495.46; law expenses, \$400; fidelity bonds, \$2,792; returned to grand councils, \$18,275; returned to subordinate councils, \$7,502; taxes, \$1,446.05; printing, \$5,462.82	63,802 75	2,835,705 35
Balance on hand December 31, 1894.....	559,027 06	

MEMBERSHIP.

Total membership, December 31, 1893.....	60,076	
Admitted during the year.	5,112	
Total	65,188	
Terminated during the year, by death, 956; by lapse, 8,172.....	9,128	
Total membership, December 31, 1894.....	56,060	

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893.....	277	\$842,500 00
Certificates written during the year	1	1,000 00
Total	278	\$843,500 00
Deduct number and amount ceased to be in force during the year	3	*45,000 00
Total certificates in force December 31, 1894.....	275	\$798,500 00
Losses or claims on certificates paid during the year.....	3	6,500 00
Losses or claims on certificates incurred during the year	3	6,500 00

*\$38,500 changed to lower amount of benefit.

AMERICAN MASONIC ACCIDENT ASSOCIATION,
MINNEAPOLIS, MINN.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JAMES SMITH, *President.*

JOHN A. LADD, *Secretary.*

Balance on hand December 31, 1893..... \$15,169 32

INCOME.

From assessments	\$38,716 13	
entrance fees.	7,625 00	
all other sources, viz: Borrowed money.....	6,000 00	50,341 13
Total		\$65,510 45

DISBURSEMENTS.

For claims for accident or sickness (number, 357)....	\$27,873 63	
salaries of officers and clerks.....	5,438 06	
all other expenditures, viz: Commission collection and exchange, rent, taxes, printing, stationery, postage, traveling expenses, legal fees, insurance department fees, etc.....	18,949 40	52,261 08
Balance on hand December 31, 1894.....		\$13,249 37

MEMBERSHIP.

Total membership, December 31, 1893.....	4,167
Admitted during the year....	1,525
Total	5,692
Terminated during the year: By death, 1; by lapse, 2,663	2,664
Total membership, December 31, 1894.....	3,028

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	264	\$1,137,500 00
Certificates written during the year.....	44	153,000 00
Total	308	\$1,290,500 00
Deduct number and amount ceased to be in force during the year	226	1,016,500 00
Total certificates in force December 31, 1894.....	82	274,000 00
Losses or claims on certificates paid during the year.....	23	950 15
Losses or claims on certificates incurred during the year....	22	950 15

AMERICAN MUTUAL RELIEF ASSOCIATION,

SOMERVILLE, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1890.

S. W. SARGENT, *President*.W. H. MAXWELL, *Secretary*.

Balance on hand December 31, 1893.....	\$17 26
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INCOME.

From assessments, relief fund.....	\$42 55	
All other sources, viz: general fund assessments.....	54 40	96 95
Total.....		\$114 21

DISBURSEMENTS.

For claims for accident or sickness (number, 3).....	\$30 00	
All other expenditures, viz: postage, stationery, rent, etc.....	56 95	86 95
Balance on hand December 31, 1894.....		\$27 26

MEMBERSHIP.

Total membership December 31, 1893.....	22
Terminated during the year: by lapse	15
Total membership December 31, 1894.....	7

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893.....	7	\$18,000 00
Deduct number and amount ceased to be in force during the year.....	5	16,000 00
Total certificates in force December 31, 1894.....	2	2,000 00
Losses or claims on certificates paid during the year.....	3	30 30
Losses or claims on certificates incurred during the year... ..	3	30 00

ANCIENT ORDER OF FORESTERS,

BROOKLYN, N. Y.

COMMENCED BUSINESS IN 1876.

LEWIS THORNE, *President.*E. M. McMINTY, *Secretary.*

Balance on hand December 31, 1893.....		\$949 40
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INCOME.

From assessments	\$47,319 81	
Entrance fees and annual dues.....	965 42	48,285 23
Total		\$48,284 63

DISBURSEMENTS.

For death losses (number, 41).....	\$46,500 00	
Salaries of officers and clerks.	353 50	
All other expenditures.....	540 41	47,398 91
Balance on hand December 31, 1894.....		\$1,840 72

MEMBERSHIP.

Total membership, December 31, 1893.....		2,073
Admitted during the year.....		41
Total		2,114
Terminated during the year: by death, 41; by lapse, 611.....		652
Total membership, December 31, 1894.....		1,462

BUSINESS IN MAINE.

	Number.	Amount.
Certificates written during the year.....	1	\$1,000 00
Deduct number and amount ceased to be in force during the year.....	1	1,000 00

ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

EDWARD MITCHELL, *President.*J. EDWARD BURTT, *Secretary.*

Balance on hand December 31, 1893	\$63,745 03
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INCOME.

From assessments.....	\$583,067 00	
Entrance fees, beneficiary certificates....	5,101 50	
Annual dues...	32,080 25	
All other sources, viz: relief call, \$39,635; supplies,		
\$3,481.86.....	43,116 86	669,365 61
Total		\$733,110 64

DISBURSEMENTS.

For death losses (number, 252).....	\$564,000 00	
Salaries of officers and clerks.....	10,347 94	
All other expenditures, viz: relief call, grand lodge		
session, traveling expenses, G. L. officers, deputies,		
rent, etc.....	75,260 31	649,608 25
Balance on hand December 31, 1894.....		\$23,502 39

MEMBERSHIP.

Total membership, December 31, 1893.....	37,442
Admitted during the year.....	4,680
Total.....	42,122
Terminated during the year: by death, 286; by lapse, 831.....	1,117
Total membership, December 31, 1894.....	41,005

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893.....	5,664	\$11,328,000 00
ertificates written during the year.. .. .	851	1,702,000 00
Total.....	6,515	\$13,030,000 00
Deduct number and amount ceased to be in force during		
the year	214	428,000 00
Total certificates in force December 31, 1894.....	6,301	\$12,602,000 00
Losses or claims on certificates paid during the year	50	100,000 00
Losses or claims on certificates incurred during the year ...	49	98,000 00

FRATERNAL ACCIDENT ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, JR., *President.*HERBERT H. KINGSBURY, *Secretary.*

Balance on hand December 31, 1893.....	\$10,416 47
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INCOME.

From assessments	\$34,576 00	
Entrance fees	6,640 00	
Annual dues	17,288 00	58,504 00
Total		\$68,920 47

DISBURSEMENTS.

For death losses.....	{	\$33,021 86	
Claims for accident or sickness (number, 504)			
Salaries of officers and clerks			6,764 22
All other expenditures.....		20,518 06	60,304 14
Balance on hand December 31, 1894.			\$8,616 33

MEMBERSHIP.

Total membership, December 31, 1893.....	8,635
Reinstatements during 1894	472
Admitted during the year.....	1,328
Total	10,435
Terminated during the year by lapse.....	2,383
Total membership, December 31, 1894.....	8,052

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893.....	687	\$1,773,225 00
Reinstatements during 1894	28	87,750 00
Certificates written during the year	321	962,500 00
Total	986	\$2,823,475 00
Deduct number and amount ceased to be in force during the year	271	738,500 00
Total certificates in force December 31, 1894.....	715	\$2,084,975 00
Losses or claims on certificates paid during the year.....	55	\$3,477 99
Losses or claims on certificates incurred during the year	55	3,477 99

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

U. W. TOMPKINS, *Supreme Leader*. JULIUS M. SWAIN, *Supreme Secretary*.

Balance on hand December 31, 1893.....	\$390 24
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INCOME.

From assessments, mortuary.....	\$155,714 50	
Assessments, expense.....	8,039 99	
All other sources, viz: sales of supplies, \$1,086.28; benefit certificates, \$1,181.50; council fines, \$81.60; borrowed money, \$1,500; dues and other sources, \$423.87	4,173 25	167,927 74
Total		\$168,317 98

DISBURSEMENTS.

For death losses, (number 68).....	\$156,000 00	
Salaries of officers and clerks.....	4,509 00	
All other expenditures, viz: rent, \$360; advertising and printing, \$1,816; deputies' fees and expenses, \$1,540; supplies, \$360; extension of the order, \$380; postage, express and telegrams, \$444.87; supreme council sessions, \$228.50; office furniture, legal expenses, etc., \$589.76; medical examiners' fees, \$448	7,147 13	167,656 13
Balance on hand December 31, 1894.....		\$661 85

MEMBERSHIP.

Total membership, December 31, 1893	6,766
Admitted during the year.....	1,000
Total	7,766
Terminated during the year: by death, 68; by lapse, 515.....	583
Total membership, December 31, 1894.	7,183

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893.....	145	\$251,500 00
Certificates written during the year.....	28	45,500 00
Total	173	\$297,000 00
Deduct number and amount ceased to be in force during the year	18	24,000 00
Total certificates in force December 31, 1894.....	155	\$273,000 00

INDEPENDENT ORDER OF FORESTERS,

TORONTO ONT.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, M. D., *President.* JOHN A. MCGILLORAY, *Secretary.*

Balance on hand December 31, 1893.....	\$828,754 54
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INCOME.

From assessments	\$685,752 92	
Entrance fees	45,722 50	
Annual dues	29,305 50	
All other sources, viz: interest and rent, \$32,411.20; organizing and other fees, sale of supplies, etc., \$21,765.48	54,176 68	1,014,957 60
Total		\$1,843,712 14

DISBURSEMENTS.

For death losses.....	{	\$511,162 30	
Claims for accident or sickness.....			
Salaries of officers and clerks		39,427 55	
All other expenditures, viz: organizing work, rents, advertising, publication of Forester and History, executive and other expenses, supplies for sale, etc..		137,826 31	688,416 86
Balance on hand December 31, 1894.....			\$1,155,295 78

MEMBERSHIP.

Total membership, December 31, 1893.	54,484
Admitted during the year:.....	20,518
Total	75,002
Terminated during the year: by death, 327; by lapse, 4,620.....	4,947
Total membership, December 31, 1894.....	70,055

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	336	\$377,000 00
Certificates written during the year.....	499	573,500 00
Total	835	\$950,500 00
Deduct number and amount ceased to be in force during the year	217	257,000 00
Total certificates in force December 31, 1894.....	618	\$693,500 00
Losses or claims on certificates paid during the year	6	\$6,000 00
Losses or claims on certificates incurred during the year....	6	6,000 00

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JOHN J. PHELAN, *President*.DANIEL COLWELL, *Secretary*.

Balance on hand December 31, 1883.....	\$1,366 99
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INCOME.

From assessments.....	\$24,531 74	
Annual dues and expense assessments.....	9,026 69	
All other sources, viz: medical examiners' fees, \$880.00: interest, \$24.81; council outfits, \$357.25; reserve fund collection, \$8,941.52.....	10,403 58	103,962 01
Total.....		\$105,329 00

DISBURSEMENTS.

For death losses (number, 86).....	\$86,003 90	
Salaries of officers and clerks.....	4,785 38	
Medical examiners' fees.....	807 50	
All other expenditures, viz: traveling expenses, attorney's fees, finance and auditor's meetings, rent, printing, sup- plies, etc.....	4,457 27	96,054 05
Balance on hand December 31, 1884.....		\$9,274 95

MEMBERSHIP.

Total membership December 31, 1883	7,210
Admitted during the year.....	1,761
Total.....	8,971
Terminated during the year: by death, 88; by lapse, 395.....	483
Total membership December 31, 1884.....	8,478

BUSINESS IN MAINE.

	Number.	Amount.
Certificates written during the year.....	25	\$35,000 00

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1873.

MARSDEN BELLAMY, *Supreme Director.* B. F. NELSON, *Supreme Reporter.*

Balance on hand December 31, 1893.....	\$13,296 62
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INCOME.

From assessments	\$3,844,550 17	
Benefit certificate fees.	19,929 45	
Annual dues.....	37,157 55	
All other sources, viz: interest, fines, exchange, supplies, etc	15,890 99	3,917,528 16
Total		\$3,930,826 78

DISBURSEMENTS.

For death losses (number, 2,000).....	\$3,845,116 65	
Salaries of officers and clerks.....	26,114 00	
All other expenditures, viz: supplies, printing, postage, meeting Supreme Lodge, rent, advertising and general expenses	52,060 49	3,927,104 44
Balance on hand December 31, 1894....		\$3,722 34

MEMBERSHIP.

Total membership, December 31, 1893.....	123,354
Admitted during the year.....	9,151
Total	132,505
Terminated during the year: by death, 1,972; by lapse, 10,748	12,720
Total membership, December 31, 1894....	119,785

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	566	\$1,081,000 00
Certificates written during the year	4	6,500 00
Total	570	\$1,087,500 00
Deduct number and amount ceased to be in force during the year.....	31	61,000 00
Total certificates in force December 31, 1894	539	\$1,026,500 00
Losses or claims on certificates paid during the year	9	18,000 00
Losses or claims on certificates incurred during the year ..	9	18,000 00

KNIGHTS OF THE MACCABEES OF THE WORLD,

PORT HURON, MICH.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President*.N. S. BOYNTON, *Secretary*.

Balance on hand December 31, 1893.....	\$83,309 38
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INCOME.

From assessments	\$796,683 68	
Entrance fees.....	13,862 50	
Annual dues	2,174 20	
All other sources, viz: charter fees and supplies	6,655 22	822,375 60
Total		\$815,684 38

DISBURSEMENTS.

Refunded to rejected applicants..	\$ 589 10	
For death losses (number, 379)	682,484 81	
Claims for accidents or sickness (number, 58)	12,300 00	
Salaries of officers and clerks.....	26,766 18	
All other expenditures, viz: commissions and deputies, \$15,057.58; blanks and printing, \$31,139.85; supplies, \$13,306.15; rent, \$1,429.16; miscellaneous, \$27,186.26.....	88,119 00	810,259 09
Balance on hand December 31, 1894.....		\$105,425 89

MEMBERSHIP.

Total membership, December 31, 1893.....	56,469
Admitted during the year.....	29,661
Total.....	86,130
Terminated during the year: by death, 376; by lapse, 9,134	9,510
Total membership, December 31, 1894.	76,620

BUSINESS IN MAINE.

	Number.	Amount.
Certificates written during the year	9	\$9,000 00

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President*.H. B. STOLTE, *Secretary*.

Balance on hand December 31, 1893..... \$174,155 76

INCOME.

From assessments	\$938,528 25	
Annual dues	36,184 25	
All other sources, viz: interest, \$14,691.88; warrant, supplies and certificate fees, \$1,062.75; miscellaneous items, \$1,624.40	17,184 25	992,061 53
Total.....		\$1,166,237 29

DISBURSEMENTS.

For death losses.....	\$809,560 00	
Salaries of officers and clerks.....	11,060 18	
All other expenditures, viz: mileage, per diem, board of control organizers, expenses, certificates cancelled, rent, miscellaneous office expenses, attorney's fees, local medical examiners' fees	53,254 89	873,865 07
Balance on hand December 31, 1894.....		\$292,372 22

MEMBERSHIP.

Total membership, December 31, 1893.....	32,922
Admitted during the year.....	6,834
Total.....	39,856
Terminated during the year: by death, 418; by lapse, 3,067	3,485
Total membership, December 31, 1894.....	36,371

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893 ...	157	\$266,000 00
Certificates written during the year ...	41	70,000 00
Total	198	\$336,000 00
Deduct number and amount ceased to be in force during the year	5	9,000 00
Total certificates in force December 31, 1894.....	193	\$327,000 00
Losses or claims on certificates paid during the year	3	5,000 00
Losses or claims on certificates incurred during the year	3	5,000 00

MASONIC EQUITABLE ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President*.

C. S. PERRY, *Secretary*.

Balance on hand December 31, 1893..... \$6,805 40

INCOME.

From assessments	\$42,271 71	
Entrance fees.....	14,080 00	
Annual dues.....	20,966 00	
All other sources, viz: interest, \$48.25; sale of office furniture, \$81.50.....	130 75	77,458 46
Total		\$84,263 86

DISBURSEMENTS.

For claims for accident or sickness (number 439).....	\$36,966 86	
Salaries of officers and clerks.....	11,147 83	
All other expenditures, viz: commission to agents, \$18,567.26; medical examiners' fees, \$1,057.50; rent, \$687.50; taxes, \$345.64; advertising and printing, \$1,176.63; postage, \$1,008.02; traveling expenses, \$217.61; care of office, \$81.16; return premiums, \$7.00; legal fees, \$326.64.....	23,470 16	71,604 85
Balance on hand December 31, 1894....		\$12,658 01

MEMBERSHIP.

Total membership, December 31, 1893.....	5,161
Admitted during the year.....	2,816
Total	7,979
Terminated during the year by lapse	1,778
Total membership, December 31, 1894.....	6,201

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	970	\$3,612,750 00
Certificates written during the year	392	1,447,750 00
Total	1,362	\$5,060,500 00
Deduct number and amount ceased to be in force during the year	418	1,428,250 00
Total certificates in force December 31, 1894	944	\$3,632,250 00
Losses or claims on certificates paid during the year.....	86	7,556 51
Losses or claims on certificates incurred during the year.....	101	8,400 78

***MASONIC NATIONAL HEALTH AND ACCIDENT
ASSOCIATION,**

ORANGE, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

WARREN M. KING, *President.*

FRANK S. EWING, *Secretary.*

MEMBERSHIP.

Total membership, December 31, 1893..... 12

***Transacted no business during the year.**

MASONS' FRATERNAL ACCIDENT ASSOCIATION,
WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Balance on hand December 31, 1893..... \$29,776 22

INCOME.

From assessments.....	\$72,460 50	
Entrance fees.....	16,690 00	
Annual dues.....	37,764 50	
All other sources, viz: interest.....	749 08	127,564 08
Total		\$157,340 30

DISBURSEMENTS.

For death losses, (number, 9).....	\$18,135 35	
Claims for accident or sickness, (number, 776).....	56,888 24	
Salaries of officers and clerks.....	11,136 74	
All other expenditures, viz: sundries	43,777 03	134,937 36
Balance on hand December 31, 1894.....		\$22,402 97

MEMBERSHIP.

Total membership, December 31, 1893... ..	11,032
Admitted during the year.....	3,318
Total.....	14,350
Terminated during the year: by death, 12; by lapse, 4,321.....	4,333
Total membership, December 31, 1894.....	10,017

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893	713	\$2,265,690 00
Certificates written during the year.....	586	2,584,260 00
Total	1,299	\$4,849,950 00
Deduct number and amount ceased to be in force during the year	328	1,446,460 00
Total certificates in force December 31, 1894.....	971	\$3,403,470 00
Losses or claims on certificates paid during the year.....	57	4,566 55
Losses or claims on certificates incurred during the year.....	57	4,566 55

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

HENRY W. OAKES, *President*.DANIEL M. FRYE, *Secretary*.

Balance on hand December 31, 1893....	\$5,098 77
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INCOME.

From assessments	\$202,435 12	
Entrance fees	16,892 00	
Annual dues	9,007 70	
All other sources, viz: rent, \$100; interest, \$137.18; supplies, \$749.42; incidentals, \$19.58.....	1,006 18	229,341 00
Total		\$234,439 77

DISBURSEMENTS.

For death losses (number, 110)	\$192,000 00	
Amount paid deputies.....	2,911 98	
Salaries of officers and clerks, and medical examiners' fees.....	9,827 92	
All other expenditures, viz.: amount received by sub- ordinate lodges and retained and disbursed by them alone, \$4,680; rent, printing, supplies and incidentals, \$6,869.40	11,549 40	216,289 30
Balance on hand December 31, 1894.....		\$18,150 47

MEMBERSHIP.

Total membership, December 31, 1893.....	13,652
Admitted during the year.....	2,704
Total	16,356
Terminated during the year: by death, 110; by lapse, 478.	588
Total membership, December 31, 1894.....	15,768

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893.....	2,428	\$3,284,000 00
Certificates written during the year	320	486,000 00
Total	2,748	\$3,770,000 00
Deduct number and amount ceased to be in force during the year	123	161,000 00
Total certificates in force December 31, 1894.....	2,625	\$3,609,000 00
Losses or claims on certificates paid during the year.....	29	\$44,000 00
Losses or claims on certificates incurred during the year....	29	44,000 00

NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

GEORGE R. KELSO, *President*.WALTER WRIGHT, *Secretary*.

Balance on hand December 31, 1893.....	\$3,414 51
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INCOME.

From assessments	\$48,512 21	
Annual dues ..	1,530 50	
All other sources	343 56	50,386 27
Total		\$53,800 78

DISBURSEMENTS.

For death losses (number, 31).....	\$41,968 21	
Claims for accident or sickness (number, 102).....	6,065 00	
Salaries of officers and clerks.....	700 00	
All other expenditures.....	1,318 22	50,051 43
Balance on hand December 31, 1894		\$3,749 35

MEMBERSHIP.

Total membership, December 31, 1893.....	1,573
Admitted during the year.....	141
Total	1,714
Terminated during the year: by death, 34; by lapse, 344	378
Total membership, December 31, 1894	1,336

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893 ...	119	\$178,815 00
Certificates written during the year.....	4	7,000 00
Total	123	\$185,815 00
Deduct number and amount ceased to be in force during the year	50	71,500 00
Total certificates in force December 31, 1894....	73	\$114,315 00
Losses or claims on certificates paid during the year.....	1	\$1,500 00
Losses or claims on certificates incurred during the year ...	2	3,000 00

ODD FELLOWS' ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President*.JAY B. CRAWFORD, *Secretary*.

Balance on hand December 31, 1893.....	\$7,563 88
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INCOME.

From assessments	\$34,872 75	
Entrance fees.....	16,070 00	
Annual dues.....	20,642 25	71,585 00
Total		\$79,148 88

DISBURSEMENTS.

For death losses (number, 5).....	\$ 8,250 00	
Claims for accident (number, 486).....	28,402 55	
Salaries of officers and clerks.	13,130 75	
All other expenditures.....	20,529 87	70,313 17
Balance on hand December 31, 1894.....		\$8,835 71

MEMBERSHIP.

Total membership, December 31, 1893.....	5,940
Admitted during the year.....	3,214
Total	9,154
Terminated during the year: by death, 7; by lapse, 2,894.....	2,801
Total membership, December 31, 1894.....	6,253

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893	1,154	\$3,237,400 00
Certificates written during the year.....	817	2,106,200 00
Total.	1,971	\$5,343,600 00
Deduct number and amount ceased to be in force during the year	724	1,861,400 00
Total certificates in force December 31, 1894.....	1,247	\$3,482,200 00
Losses or claims on certificates paid during the year.....	128	6,397 19
Losses or claims on certificates incurred during the year.....	128	6,397 19

ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION,

PIQUA, OHIO.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. R. GEORGE, *President.*

J. L. MCKINNEY, *Secretary.*

Balance on hand December 31, 1893..... \$28,001 18

INCOME.

From assessments	\$201,035 60	
Entrance fees	9,842 45	
Annual dues.....	18,379 10	
All other sources, viz: interest	805 00	230,062 15
Total		\$258,063 33

DISBURSEMENTS.

For death losses (number, 100).....	\$162,000 00	
Claims for accident or sickness (number, 720)	28,280 00	
Salaries of officers and clerks	21,391 43	
All other expenditures, viz: commission and fees, \$6,798.80; rent, \$300.00; taxes, \$1,373.08: advertising and printing, \$694.02; office expenses, \$638.00; postage, \$433.50; traveling expenses, \$6,964.01.....	17,221 41	228,692 84
Balance on hand December 31, 1894.....		\$29,170 49

MEMBERSHIP.

Total membership, December 31, 1893....	12,604
Admitted during the year.	2,030
Total	14,634
Terminated during the year, by death, 98; by lapse, 1,862.....	1,960
Total membership, December 31, 1894.....	12,674

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893....	11	\$18,000 00
Certificates written during the year	39	71,000 00
Total	50	\$89,000 00
Deduct number and amount ceased to be in force during the year	16	25,000 00
Total certificates in force December 31, 1894	34	\$64,000 00
Losses or claims on certificates incurred during the year.....	1	3,000 00

ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

S. L. MALCOLM, *President.*O. M. SHEDD, *Secretary.*

Balance on hand December 31, 1893..... \$7,816 37

INCOME.

From assessments	\$478,235 00	
Annual dues ..	16,607 00	
All other sources.....	2,051 98	496,893 98
Total		\$504,710 25

DISBURSEMENTS.

For death and disability losses (number, 297).....	\$471,500 00	
Salaries of officers and clerks	6,500 00	
All other expenditures, viz: deputies' mileage, rent, taxes, legal fees, printing, supplies, etc ..	10,396 67	488,396 67
Balance on hand December 31, 1894.....		\$16,313 58

MEMBERSHIP.

Total membership, December 31, 1893.....	20,726
Admitted during the year....	996
Total	21,722
Terminated during the year: By death, 297; by lapse, 4,027	4,324
Total membership, December 31, 1894.....	17,398

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	472	\$548,500 00
Certificates written during the year.....	21	35,500 00
Total	493	\$584,000 00
Deduct number and amount ceased to be in force during the year	111	85,500 00
Total certificates in force December 31, 1894.....	382	\$498,500 00
Losses or claims on certificates paid during the year	7	11,000 00
Losses or claims on certificates incurred during the year.....	7	11,000 00

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President*.ROBERT GOWDY, *Secretary*.

Balance on hand December 31, 1893.....	\$1,242 04
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INCOME.

From assessments.....	\$6,941 22	
Entrance fees.....	5,315 00	
Annual dues.....	3,470 61	
All other sources.....	119 95	15,846 78
Total.....		\$17,068 82

DISBURSEMENTS.

For death losses (number, 1).....	\$250 00	
Claims for accident (number, 146).....	6,477 69	
Salaries of officers and clerks.....	1,831 55	
All other expenditures, viz: postage, printing, supplies, etc., \$1,167.21; organization of councils, \$6,019.80.....	7,187 01	15,746 25
Balance on hand December 31, 1894.....		\$1,342 57

MEMBERSHIP.

Total membership December 31, 1893.....	1,115
Admitted during the year.....	1,063
Total	2,178
Terminated during the year: by death, 1; by lapse, 661.....	662
Total membership December 31, 1894.....	1,516

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893.....	52	\$160,060 00
Certificates written during the year.....	39	\$105,000 00
Total	91	\$265,000 00
Deduct number and amount ceased to be in force during the year.....	24	49,250 00
Total certificates in force December 31, 1894.....	67	215,750 00
Losses or claims on certificates paid during the year.....	4	171 78
Losses or claims on certificates incurred during the year... ..	4	171 78

ROYAL' ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

CHILL W. HAZZARD, *Supreme Regent.* W. O. ROBSON, *Supreme Secretary.*

Balance on hand December 31, 1888.....	\$311,191 43
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INCOME.

From assessments	\$4,190,029 75	
Entrance fees, benefit certificates.....	32,854 00	
Annual dues, per capita tax.....	49,689 93	
All other sources, viz: interest, rent, supplies sold, fines, dispensations, changes of benefit certifi- cates, cards and dues from members at large.....	25,211 06	4,297,784 74
Total		\$4,608,976 17

DISBURSEMENTS.

For death losses (number, 1,359).....	\$3,959,599 98	
Salaries of officers and clerks.....	42,108 87	
All other expenditures, viz: supplies purchased to be sold, supreme council session, assistance to grand councils, literature and publications, rent R. A. building, maintenance and running expenses.....	50,298 47	4,052,007 32
Balance on hand December 31, 1894....		\$556,968 85

MEMBERSHIP.

Total membership, December 31, 1893.....	148,426
Admitted during the year.....	16,975
Total.....	165,401
Terminated during the year: by death, 1,344; by lapse, 4,750.....	6,094
Total membership, December 31, 1894.....	159,307

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888	573	\$1,961,500 00
Admitted by card.....	9	
Certificates written during the year	21	81,000 00
Total	603	\$1,742,500 00
Deduct number and amount ceased to be in force during the year.....	35	99,000 00
Total certificates in force December 31, 1894	568	\$1,643,500 00
Losses or claims on certificates paid during the year	4	12,000 00
Losses or claims on certificates incurred during the year	4	12,000 00

ROYAL CONCLAVE OF KNIGHTS AND LADIES,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

WILLIAM N. DAVENPORT, *President.*BENJ. F. SPILMAN, *Secretary.*

Balance on hand December 31, 1893.....	\$446 75
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INCOME.

From assessments: death, \$829.56; general fund, \$760.91.....	\$1,590 47	
Annual dues	109 00	
All other sources.....	61 73	1,761 20
Total		\$2,207 45

DISBURSEMENTS.

For death losses (number, 5).....	\$990 57	
Salaries of officers and clerks.....	275 00	
All other expenditures, viz: rent, \$190; printing, \$20.50; loans, \$95; miscellaneous, \$146.90	452 40	\$1,717 97
Balance on hand December 31, 1894.....		\$489 98

MEMBERSHIP.

Total membership, December 31, 1893... ..	269
Admitted during the year.....	6
Total	275
Terminated during the year: by death, 5; by lapse, 121.....	126
Total membership, December 31, 1894.....	149

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	5	10,000 00
Deduct number and amount ceased to be in force during the year.....	3	7,000 00
Total certificates in force December 31, 1894.....	2	\$3,000 00

ROYAL SOCIETY OF GOOD FELLOWS.

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. R. SPOONER, *President*.OTTO L. F. LUTHIN, *Secretary*.

Balance on hand December 31, 1893..... \$20,931 83

INCOME.

From assessments	\$313,917 68	
Entrance fees.....	4,151 00	
Annual dues.....	20,865 17	
Interest.....	395 46	
All other sources, viz: Cash sales, supplies, fines, etc., \$1,289.91; note, \$3,000.....	4,289 91	343,619 22
Total.....		\$364,551 07

DISBURSEMENTS.

For death losses, (number, 144)	\$323,859 78	
To pay necessary expenses of litigation for protection of W. and O. B. fund	4,500 00	
Salaries of officers and clerks.....	12,434 68	
All other expenditures, viz: Paid on note, \$1,000; rent, \$634.08; advertising and printing, \$2,071.93; postage, express, telegraphing, stationery, supplies, fixtures, instituting assemblies, extension of society, general expenses, etc, \$14,415.87	18,121 88	358,916 34
Balance on hand December 31, 1894.....		\$5,634 73

MEMBERSHIP.

Total membership, December 31, 1893.....	10,676
Admitted during the year.....	4,899
Total	15,575
Terminated during the year: by death, 142; by lapse, 2,563.....	2,705
Total membership, December 31, 1894.....	12,870

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893 ...	177	\$337,500 00
Certificates written during the year ...	87	105,500 00
Total	264	\$443,000 00
Deduct number and amount ceased to be in force during the year	33	51,000 00
Total certificates in force December 31, 1894.....	231	\$392,000 00
Losses or claims on certificates paid during the year	5	7,000 00
Losses or claims on certificates incurred during the year	5	7,000 00

ROYAL TEMPLARS OF TEMPERANCE.

BUFFALO, N. Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

L. R. SANBORN, *President*.ESBON B. REW, *Secretary*.

Balance on hand December 31, 1893	\$7,412 14
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INCOME.

From assessments.....	\$319,783 43	
Entrance fees.....	957 11	
Annual dues.....	10,959 27	
All other sources, viz: rent and interest, \$443.57; per capita tax and supplies, \$759.65.....	1,203 22	332,903 03
Total		\$340,315 17

DISBURSEMENTS.

For death losses (number, 159).....	\$298,363 25	
Claims for accident or sickness.....	13,700 00	
Salaries of officers and clerks.....	4,879 06	
All other expenditures, viz: Official organ, postage, organizers, etc	11,359 87	333,302 18
Balance on hand December 31, 1894.....		\$7,012 99

MEMBERSHIP.

Total membership, December 31, 1893.....	12,243
Admitted during the year.....	1,005
Total.....	13,248
Terminated during the year: by death, 189; by lapse, 784.....	973
Total membership, December 31, 1894.....	12,275

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893.....	47	\$66,000 00
Certificates written during the year.. ..	3	5,000 00
Total.....	50	\$71,000 00
Deduct number and amount ceased to be in force during the year	9	11,000 00
Total certificates in force December 31, 1894.....	41	\$60,000 00
Losses or claims on certificates paid during the year	1	1,000 00
Losses or claims on certificates incurred during the year ...	1	1,000 00

UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

L. W. HUTCHINSON, *Supreme Direc'r.* GEO. L. ELWELL, *Supreme Sec'y, Pro Tem.*

Balance on hand December 31, 1893.....	\$1,179 73
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INCOME.

From assessments	\$9,741 09	
Entrance fees	1,247 00	
All other sources.....	208 42	11,191 51
Total		\$12,371 24

DISBURSEMENTS.

For death losses, (number, 22)	\$9,968 17	
Salaries of officers and clerks	938 25	
All other expenditures	572 65	11,469 07
Balance on hand December 31, 1894.....		\$902 17

MEMBERSHIP.

Total membership, December 31, 1893.	618
Admitted during the year:.....	61
Total	679
Terminated during the year: by death, 20; by lapse, 234 ...	254
Total membership, December 31, 1894.....	425

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893	178	\$344,500 00
Certificates written during the year.....	4	7,000 00
Total	182	\$351,500 00
Deduct number and amount ceased to be in force during the year	70	139,000 00
Total certificates in force December 31, 1894.....	112	\$212,500 00
Losses or claims on certificates paid during the year	8	16,000 00
Losses or claims on certificates incurred during the year	4	8,000 00

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President*.W. R. COOPER, *Secretary*.

Balance on hand December 31, 1893.....	\$17,657 17
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INCOME.

From assessments	\$430,309 02	
Entrance fees.....	4,575 00	
Annual dues	3,466 37	
All other sources, viz: medical examiners' fees, \$3,111; supplies, \$568.73.	3,679 73	442,030 12
Total		\$459,687 29

DISBURSEMENTS.

For death losses (number, 272)	\$411,492 00	
Amount charged out of senior to junior class.....	12 78	
Salaries of officers and clerks.....	7,569 00	
All other expenditures, viz: medical examiners' fees, \$3,111; rent, \$425; advertising and printing, \$1,721.27; supplies, \$2,392.80; extension, \$7,236.64; postage and stationery, \$1,584.78; mileage, \$953.61; insurance, \$670; insurance commissioner's fees, \$252.54; furniture, \$27.60; attorney's fees, \$1,144.92; miscellaneous, \$588.32,	16,334 18	438,518 96
Balance on hand December 31, 1894.....		\$21,168 33

MEMBERSHIP.

Error in last report	80
Total membership, December 31, 1893.....	22,107
Admitted during the year... ..	4,956
Total	27,143
Terminated during the year: by death, 286; by lapse, 2,073.....	2,359
Total membership, December 31, 1894.....	24,794

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893	4,894	\$5,836,000 00
Certificates written during the year	740	962,000 00
Total	5,634	\$6,798,000 00
Deduct number and amount ceased to be in force during the year	407	750,500 00
Total certificates in force December 31, 1894	5,227	\$6,047,500 00
Losses or claims on certificates paid during the year	56	\$68,992 00
Losses or claims on certificates incurred during the year	66	81,000 00

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

JOHN L. BATES, *President*.JAMES E. SHEPARD, *Secretary*.

Balance on hand December 31, 1893.....	\$15,231 34
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INCOME.

From assessments	\$273,948 00	
Annual dues, per capita tax.	12,917 95	
All other sources, viz.: interest, \$570.79; charter fees, \$1,000; sale of supplies and benefit certificates, \$1,367.85; balance due in 1893, \$24.34	2,062 98	289,828 93
Total		\$305,060 27

DISBURSEMENTS.

For death losses (number, 158).....	\$274,945 00	
Salaries of officers and clerks	6,521 28	
All other expenditures, viz.: rent, \$625; printing, \$1,810.81; postage, \$580.86; deputies installing officers, travel, \$1,342.50; session of same, \$725; organizing new col- onies, \$1,750; expense of annual session, \$921.10; miscel- laneous, \$905.19; traveling expenses of supreme offi- cers, on duty, \$1,125.18.....	9,785 64	291,251 92
Balance on hand December 31, 1894.		\$13,808 35

MEMBERSHIP.

Total membership, December 31, 1893.....	16,948
Admitted during the year.....	2,063
Total	19,011
Terminated during the year: by death, 150; by lapse, 523.....	673
Total membership, December 31, 1894.....	18,338

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1893.....	1,629	\$2,638,000 00
Certificates written during the year	128	208,000 00
Total	1,757	\$2,846,000 00
Deduct number and amount ceased to be in force during the year	64	114,000 00
Total certificates in force December 31, 1894.....	1,693	\$2,732,000 00
Losses or claims on certificates paid during the year.....	12	\$20,000 00
Losses or claims on certificates incurred during the year	14	24,000 00

*WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

CHARLES E. SPENCER, *President.*J. VARNUM MOTT, *Secretary.*

Balance on hand December 31, 1893.....	\$527 30
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INCOME.

From assessments, (death)	\$ 373 00	
Advance assessments, for benefit fund	2,008 00	
Entrance and benefit certificate fees.....	4,016 00	
Lodge supplies	43 50	
Expense assessments and fines.....	4,020 50	
Loans to general fund	1,519 00	11,880 00
Total		<u>\$12,507 30</u>

DISBURSEMENTS.

For death losses, (number 3) ..	\$2,374 00	
Salaries of clerks.....	1,099 00	
Organization and traveling expenses of deputies.....	6,656 17	
Furniture, office rent, printing, postage, advertising, supplies, bonds of officers, etc.....	1,893 87	12,023 04
Balance on hand December 31, 1894.....		<u>\$484 26</u>

MEMBERSHIP.

Total membership, December 31, 1893	374
Admitted during the year.....	2,008
Total	<u>2,382</u>
Terminated during the year: by death, 3; by lapse, 19.....	23
Total membership, December 31, 1894.	<u>2,360</u>

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1893.....	7	\$ 7,000 00
Certificates written during the year.....	26	26,000 00
Total	33	<u>\$33,000 00</u>
Deduct number and amount ceased to be in force during the year	1	1,000 00
Total certificates in force December 31, 1894.....	32	<u>\$32,000 00</u>
Losses or claims on certificates paid during the year	1	\$1,000 00

*Admitted January 31, 1896. Insures only members of the Ancient Order of United Workmen.

LICENSED AGENTS

OF LIFE AND CASUALTY INSURANCE COMPANIES AUTHORIZED
TO TRANSACT BUSINESS IN MAINE.

MAINE LIFE COMPANY.

UNION MUTUAL.

Allen, Wm. J.	Portland	Little, James S.	Augusta
Atwood, Loana	Lewiston	Lowe, Chas. A.	Costigan
Bartlett, Harry L.	Calais	Maxcy, Frank S.	Gardiner
Batchelder, George	Sanford	Man, Herbert D.	Portland
Beaudorn, Phillipe	Biddeford	McBean, G. A.	Houlton
Beaumont, Alfred	Biddeford	McIntyre, Wm. W.	Biddeford
Beebe, Leonard V.	Portland	Michand, J. W.	Brunswick
Benner, William O.	Bath	Morin, Henri E.	Portland
Berry, Robert	Gardiner	Moran, Patrick	Lewiston
Bolles, F. M.	Portland	Morgan, W. W.	Gardiner
Brown, Calvin W.	Dover	Morrison, Angus E.	Tenant's Harbor
Burgess, Fred	Waterville	Nadeau, John A.	Fort Kent
Burrill, C. C.	Ellsworth	Neal, Walter I.	Pittsfield
Burrill, F. C.	Ellsworth	Paine, Arthur C.	Camden
Callahan, N. F.	Veazie	Phair, Charles F. A.	Presque Isle
Carey, H. H.	Pittston	Phillips, S. B.	Portland
Carlow, Benj. W.	Calais	Potter, J. N.	Gardiner
Carr, W. P.	Bowdoinham	Rice, Bird & Barney	Rockland
Catland, Thomas R.	Lewiston	Ridout, H. Orville	Calais
Chadbourne, S. J.	Augusta	Richard, Hephinse	Springvale
Clark, E. O.	Waldoboro	Rogers, Grant	Richmond
Cole, Arthur E.	Buckfield	Rogers, Llewellyn D.	Bath
Crosby, C. T.	Phillips	Rousseau, Jean B.	Westbrook
Daggett, Nathan	Dexter	Sargent, W. H.	Brewer
Duke, John D.	Berlin, N. H.	Sawyer, Carl I.	Greenville
Fauna, W. H.	Camden	Sawyer, Clarence E.	Brunswick
Fowler, John H.	Lewiston	Shepherd, Herbert L.	Rockport
Gerry, Albert F.	Brewer	Sinkluson, James	Portland
Gledhill, Thomas H.	Lewiston	Small, A. E.	Richmond
Gledhill, W. W.	Norway	Small, S. R.	Houlton
Guptill, Edward W.	Gorham	Soule, Benj. T.	Ellsworth
Herrin, Daniel H.	Gardiner	Spearen, Nathan C.	Bangor
Holbrook, Elisha T.	Vanceboro	Spaulding, A. W.	Caribou
Holway, M. S.	Augusta	Springer, Robert B.	Wytopitlock
Hovey, Frank W.	Pittsfield	Stevens, E. C.	Augusta
Hume, C. G.	Houlton	Stone, Geo. F.	Bangor
Jewell, M. A.	Portland	Swett, Geo. L.	Portland
Jones, A. O.	Houlton	Talbot, Geo. H.	Camden
Keightly, John W.	Biddeford	Thibodeau, J. T.	Skowhegan
Labonte, Paul V.	Manchester, N. H.	Thorne, Fred	Gardiner
Lachance, Louis	Auburn	True, Eben P.	Portland
Laliberte, J. Alphonse	Fort Kent	Vallancourt, Alfred	Westbrook
Laliberte, John B.	South Berwick	Walker, Edward C.	Bangor
Langston, E. H.	Gardiner	Webb, Chester N.	Lewiston
L'hewreux, Flavin	Westbrook	Wyer, Chas. E.	Deering

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Abbott, S. E.....	York Harbor	Linton, Frank B.....	Lincoln
Allen, F. E.....	Biddeford	Mason, Chas. G.....	Norway
Andrews, Geo. P.....	Eastport	Maxfield, F. A.....	Sandy Point
Babson, G. J. & L. A....	Foxcroft	Oliver, E. S.....	Scarboro
Baker, Ernest G.....	Winterport	Pennell, W. M.....	Brunswick
Bryant, G. H.....	Auburn	Pomeroy, W. Y....	Portland
Bussell, John B.....	Old Town	Pond, E. A.....	Portland
Clark, G. H.....	Bath	Preble, Geo. F.....	York Beach
Deveraux, A. R.....	Ellsworth	Rea, J. F.....	Castine
Dillingham, C. A.....	Old Town	Reed, Harry E.....	Stillwater
Dunton, L. A.....	Boothbay Harbor	Richardson, F. E.....	Biddeford
Dyer, W. S.....	North Berwick	Snow, F. O.....	North Berwick
Farnham, G. C.....	Kennebunk	Stone, C. E....	South Berwick
Fifield, H. W.....	Vinalhaven	Strout, F. W.....	Kennebunkport
Gentle & Ludwig.....	Houlton	Talbot, G. H.....	Camden
Goodwin, A. M.....	Saco	Thompson, Geo. H.....	Portland
Gorham, F. L.....	South Berwick	Titcomb, Geo. W.....	Saco
Gray, Frank E.....	Houlton	Tupper, Clarence.....	Waterville
Green, S. F.....	Solon	Turner, Chas. A.....	Portland
Hart, W. H.....	Portland	Uram, M. L.....	Sullivan
Hunt, H. A.....	Cumberland Mills	Wallace, Adelbert W.....	Milbridge
Jones, Asa.....	Springfield	Weatherbee, W. A.....	Bangor
Judkins, G. F.....	Portland	Weldon, Geo. G.....	Portland
Laraby & Brochn.....	Biddeford	Wilder, Sidney.....	Eastport

CONNECTICUT MUTUAL.

Bartlett, Martin F.....	Waterville	Holden & Clark.....	S. W. Harbor
Boody, J. S. F.....	Bangor	Howard, Geo. E.....	Dover
Bragg, Alfred & Son.....	Dover	Nelson, Frank.....	Calais
Clark, John E.....	Winn	Prince, John R.....	Portland
Cooper, Geo. W.....	Patten	Purinton, William A.....	Caribou
Fairbanks, H. N.....	Bangor	Ryan, F. L.....	Bangor
Fairbanks, Hiland L.....	Bangor	Straw & Martin.....	Guilford
Fairbanks, Frank B....	Winthrop	Taylor, W. H.....	Bangor
Hadley, F. L.....	Bar Harbor	Waterhouse, W. H.....	Old Town
Hanley, S. S.....	Thomaston	Young, C. S.....	Fryeburg
Hersom, John I.....	Kingman		

EQUITABLE LIFE.

Allen, Freemont.....	North Berwick	Gildden E. A.....	Waldoboro
Allen, William L.....	Portland	Gould, Arthur H.....	Portland
Ayer, J. B.....	Bangor	Gould, Howard.....	Portland
Batchelder, George.....	Sanford	Grant, LeBaron M.....	Unity
Baker, Ernest G.....	Bangor	Grant, Mark B.....	Bar Harbor
Beal, John A.....	West Jonesport	Hamilton, H. E.....	Waterville
Benson, Fred.....	Waterboro	Hanscom, A. H.....	Woodfords
Brocher, J. E.....	Biddeford	Harvey, C. C.....	Fort Fairfield
Brooks, Frank W.....	Lewiston	Hazelton, F. H.....	Portland
Carter, E. J.....	West Brooklin	Hazelton, A. A.....	Freeport
Carter, H. W.....	West Farmington	Hight, H. C.....	Fairfield
Chandler, Paul L.....	Westbrook	Hill, M. E.....	Old Orchard
Chaney, E. L.....	Kittery	Howard, Fred M.....	Westbrook
Chase, A. M.....	Fairfield	Howard, Arthur P.....	Portland
Clark, George H.....	Bath	Hussey, Seth W.....	Waterville
Cleveland, W. S.....	Freeport	Jenks, William F.....	Houlton
Comin, Martin J.....	Bar Mills	Jewell, John M.....	Clinton
Cole, W. W.....	Portland	Johnson, George W.....	Lincoln
Cole, A. B.....	South Eliot	Jordan, A. H.....	Bartiner
Colomy, F. L.....	Calais	Kimball, Charles P.....	Andover
Connor, F. J.....	Waterville	Langley, G. V.....	Biddeford
Currie, N. F.....	Caribou	Lewin, W. S.....	Houlton
Cushing, Walnwright.....	Foxcroft	Lovejoy, A. N. J.....	Augusta
Davis, J. E.....	Gardiner	Lowe, G. I.....	Kennebunk
Dutton, E. S.....	Skowhegan	Luce, Paul D.....	Portland
Eastman, T. L.....	Fryeburg	Lyman, A. H.....	Bar Harbor
Farr, M. W.....	Augusta	Mason, A. M.....	Bangor
Farrell, N. L.....	Bar Harbor	Mayo, Edward J.....	Foxcroft
Fish, Frank B.....	Portland	McAllister, Earle C.....	Old Orchard
Freeman, W. G.....	East North Yarmouth	McCarthy, John.....	Gardiner
French, A. O.....	Fort Fairfield	McDonald, Thomas E.....	Portland
Gibbs, Everett E.....	Bridgton	Munger, Charles D.....	Portland

EQUITABLE LIFE—CONCLUDED.

Nash, J. Waldo	Norway	Robertson, G. A.	Augusta
Newcomb, Alconzo	Bangor	Ross, Chas. A.	Rockland
Nelson, Miles	South Portland	Smith, Harold E.	Kingfield
Newton, H. H.	Jackman	Stone, W. G.	Machias
Noyes, H. E.	Portland	Strout, G. R.	Milbridge
O'Brien, E. C.	Deering	Studley, W. T.	South Portland
Orcut, O. L.	Old Town	Tapley, O. W.	Ellsworth
Paine, A. C.	Camden	Taylor, L. W.	Calais
Palmer, E. A.	Bar Mills	Tibbetts, Walter W.	Bristol
Palmer, F. W.	Portland	Turner, Richard H.	Portland
Parks, W. L.	Pittsfield	Uram, Marcus L.	Sullivan
Payson, E. C.	Rockland	Voter, F. E.	Farmington
Peach, W. E.	Bar Harbor	Walker, C. M.	Rockland
Perkins, Harry F.	Kennebunkport	White, J. H.	Fort Kent
Plaisted, Geo. F.	York Corner	Whitcomb, F. E.	Bar Harbor
Pollard, Chas. R.	Bangor	Williams, John S.	Guilford
Quimby, J. E.	East Poland	Woodbury, W. C.	Dover
Rice, Annie B.	Portland	Wyman, Alfred L.	Norway
Roberts, Nellie C.	Stockton Springs		

HOME LIFE.

Barker, Thomas	Bangor	Lowell, F. H.	Calais
Brownell, Robert L.	Auburn	Mason, M. W.	Augusta
Carlisle, Pauline	Boothbay Harbor	Myers, A. P.	Washington
Conn, Horace N.	Portland	Page, True B.	Waterville
Farr, John T.	Portland	Parks, G. L.	Lewiston
Foster, G. M.	Lubec	Rankin, John	Wells
Freeman, W. F.	Portland	Richardson, A. F.	Augusta
Gilman, R. L.	Portland	Richardson, D. T.	Portland
Hazard, Chas. M.	Augusta	Runnells, C. M.	Caribou
Heckbut, E. E.	Cape Elizabeth	Sellers, Henry E.	Bangor
Hurl, W. W.	Liberty	Storer, E. G.	Augusta
Jones, N. E.	Portland	Taylor, R. W.	Portland
Jordan, M. D.	Portland	Taylor, Frank H.	Calais
Leavitt, William	Portland	Waldron, P. B.	Portland
Legault, Joseph D.	Portland	Yerxa, Wellington ..	Smyrna
Long, Frank	Bridgton		

KANSAS MUTUAL.

Bulmer, Edward N.	Biddeford	Lord, J. Merrill.	Parsonsfield
Buzzell, Alonzo H.	Dayton	Palardy, Simon	Biddeford
Clark & Dearborn.	Saco	Williams, Edwin	Biddeford
Hubbard, E. A.	Biddeford	Woodman, Melville ..	Biddeford

LIFE INSURANCE CLEARING COMPANY.

Bailey, C. B.	Lewiston	McAllister, E. C.	Portland
Boardman, J. M.	Portland	McAlpine, S. H.	Portland
Curtis, C. B.	Bangor	Taylor, J. C.	Calais
Fairbanks, H. N.	Bangor	Wright & Herbert.	Portland
Hanaford, S. H.	Portland		

MANHATTAN LIFE.

Barker, Clark H.	Calais	Harrington, Walter B.	Winter Harbor
Bagley, Harry L.	Jonesport	Phair, Chas. A.	Presque Isle
Cole, John B.	Prospect Harbor	Sawyer, Edward B.	Jonesport
Davis, Robert J. A.	Steuben	Small, William H.	Cherryfield
Gott, Leslie I.	Bar Harbor		

MASSACHUSETTS MUTUAL LIFE.

Colomy, Frank L.	Eastport	Morrison, Theo.	Princeton
Davies, A. E.	Waterville	Stevens, J. Putnam.	Portland
Giddien, E. A.	Waldoboro	Stevens, M. J.	Milfotown
Gurney, Chas. E.	Portland	Swain, Milton N.	East Wilton
Hayes, I. A.	Portland	Swain, J. M.	Caribou
Lynch, Chas.	Vinalhaven	Task, E. E.	Lewiston
Maddox, Daniel A.	Standish	West, J. W.	
Mitchell, W. M.	Mechanic Falls		

METROPOLITAN LIFE.

Ames, John H.....	Bangor	Henneberry, Berlin A.....	Portland
Armour, James R.....	Lewiston	Hopgood, Llewellyn N.....	Portland
Arsena, John A.....	Bangor	Hopgood, Geo. A.....	Portland
Armstrong, Joseph H.....	Portland	Horr, Woodbury.....	Portland
Bascombe, H. I.....	Portland	Huard, Edward.....	Lewiston
Bassett, Jeremiah.....	Portland	Hyland, D. H.....	Portland
Beauchine, Clois.....	Biddeford	Jalbert, Thos. J.....	Lewiston
Beauloin, Alfred.....	Portland	Jeans, Arthur.....	Portland
Belanger, Jean B.....	Lewiston	Johnson, Arthur L. T.....	Portland
Belanger, Isale.....	Waterville	Kavanaugh, John T.....	Portland
Berry, Horace C.....	Portland	Kelly, Jas. E.....	Portland
Bignell, Frank.....	Lewiston	Kennedy, J. A.....	Portland
Black, Thomas H.....	Portland	Kenniston, Elmer R.....	Bangor
Bourbean, O. J.....	Bangor	Kenny, Thos. F.....	Lewiston
Boudreau, Phillip M.....	Portland	King, Frank.....	Bangor
Bond, Chas. J.....	Portland	Kirk, Michael.....	Bangor
Bourget, E.....	Lewiston	Knowles, Joshua S.....	Bangor
Brady, John H.....	Bangor	Lalonde, Jean B.....	Lewiston
Brierre, Napoleon.....	Portland	Lambert, William.....	Portland
Brillard, Simeon.....	Waterville	Lane, Cornelius E.....	Bangor
Britt, John E.....	Portland	Leblanc, J. Leo K.....	Lewiston
Brogan, John E.....	Lewiston	Laraby, Nelson.....	Biddeford
Brooks, Ernest H.....	Portland	Leary, Thos.....	Lewiston
Bryant, Frank.....	Portland	Leavitt, Arthur N.....	Portland
Burns, W. J.....	Bangor	Leonard, James H.....	Portland
Butler, Ira E.....	Waterville	Libby, Louis.....	Portland
Byrnes, Patrick J.....	Lewiston	Logue, John M.....	Portland
Byrnes, John J.....	Bangor	Loring, Geo. R.....	Portland
Cassidy, Joseph A.....	Lewiston	Lussier, J. C.....	Lewiston
Cecil, Joseph B.....	Bangor	Lyndon, Daniel.....	Portland
Chase, Charles A.....	Portland	Malloney, W. F.....	Portland
Chevalier, Paul.....	Lewiston	Malvey, Timothy.....	Lewiston
Christholm, Lemuel.....	Portland	Marcoux, Joseph.....	Lewiston
Clark, J. W.....	Biddeford	Marquis, Napoleon.....	Waterville
Clark, G. A.....	Bangor	McCarthy, Chas. F.....	Lewiston
Clee, Charles H.....	Portland	McCullough, John F.....	Bangor
Clifford, Michael.....	Portland	McCullum, John.....	Portland
Cloutier, Joseph.....	Lewiston	McGillivuddy, P. J.....	Lewiston
Cole, Ed.....	Portland	McGowan, T. F.....	Portland
Cote, Joseph A.....	Augusta	McMannus, James T.....	Bangor
Conley, Stephen.....	Lewiston	McShera, Michael.....	South Berwick
Cory, Thomas.....	Portland	Merritt, James.....	Portland
Coulombe, Neece.....	Lewiston	Mitchell, J. S.....	Biddeford
Curran, Robert E.....	Portland	Monteith, Robert J.....	Portland
Davis, Guy W.....	Portland	Monteith, William.....	Sanford
Dearborn, Russell H.....	Portland	Morse, Thos. E.....	Portland
D'Estamaville, W. E.....	Lewiston	Murphy, D. J.....	Bangor
Dellere, J. Edmund.....	Biddeford	Murphy, John P.....	Lewiston
Denny, Avilas D.....	Portland	Murphy, John H.....	Portland
Donovan, Daniel.....	Lewiston	Neely, Wm. J.....	Portland
DuBois, Gaspard.....	Lewiston	Newcomb, Alonzo.....	Bangor
Dufresne, Ernest.....	Biddeford	Nestor, T. J.....	Portland
Dumont, Samuel.....	Lewiston	Norton, Joseph.....	Portland
Duval, Stanislas.....	Lewiston	Nutter, Henry R.....	Portland
Eastman, Walter H.....	Portland	O'Field, John.....	Lewiston
Elliott, Fred B.....	Lewiston	Ohearn, Peter.....	Lewiston
Ellis, Frank M.....	Lewiston	Oliver, Chas. R.....	Bangor
Farr, John T.....	Portland	Otis, Fred I.....	Portland
Field, Chas. B.....	Lewiston	Quillette, Lewis A.....	Lewiston
Flies, Benj. P.....	Bangor	Page, Parker J.....	Bangor
Fitzgerald, Henry.....	Portland	Palmer, Arthur.....	Bangor
Flaherty, B. C.....	Portland	Parady, Charles.....	Lewiston
Flaherty, Thos. A.....	Portland	Paquet, Ensebe.....	Biddeford
Flaherty, John T.....	Portland	Paquette, Wilfred.....	South Berwick
Forest, C. A.....	Lewiston	Paul, Herbert.....	Portland
Foster, Lincoln U.....	Portland	Pellet, John A.....	Portland
Fournier, Alexandre.....	Lewiston	Pelletier, Joseph L.....	Lewiston
Fountain, H. M.....	Portland	Perrault, Peter.....	Portland
Fowler, Walter L.....	Portland	Perron, Adelard.....	Bangor
Gagnon, Adelard.....	Biddeford	Plante, John.....	Lewiston
Gallant, John B.....	Lewiston	Polivert, Onesime G.....	Portland
Gamache, Alphonse J.....	Lewiston	Pooler, Fred C.....	Waterville
Gosselin, Felician.....	Lewiston	Pooler, Frederick L.....	Portland
Gould, Wilber.....	Biddeford	Poulin, Joseph F.....	Waterville
Gouthier, Philias.....	Lewiston	Preo, George.....	Waterville
Gray, Harry L.....	Portland	Preo, Ronnan J.....	Waterville
Hall, Chas. H.....	Portland	Quinn, Hugh.....	Portland
Hamilton, John.....	Lewiston	Quinn, John P.....	Lewiston
Hamilton, P. H.....	Lewiston	Quinn, Edward J.....	Augusta

METROPOLITAN LIFE—CONCLUDED.

Reilly, John G.	Bangor	Tanguay, Alfred	Lewiston
Richards, Alphonse	Sanford	Tetrault, Edward A.	Portland
Rinfret, John E.	Lewiston	Therault, Philippe	Lewiston
Rinfret, J. Eugene	Lewiston	Thibault, Pierre	Lewiston
Robinson, Peter	Lewiston	Thompson, Jas. E.	Waterville
Rodde, Thos. E.	Lewiston	Tibbetts, Walter W.	Portland
Rogan, Patrick	Portland	Totten, David B.	Portland
Roux, Alcidas	Lewiston	Totten, Robert W.	Portland
Roussin, Wm. G.	Biddeford	Toudreau, Jean B. C.	Lewiston
Routhier, G. H.	Lewiston	Victory, Eugene	Portland
Roy, Evariste	Lewiston	Wade, John J.	Portland
Russell, John	Portland	Wallace, Frank S.	Portland
Sacre, Emile	Lewiston	Walker, Lawrence P.	Portland
Sancier, C.	Lewiston	Wheeler, Sklney E.	Portland
Smart, Nathaniel	Biddeford	Wilcox, Mariner A.	Bangor
Smith, J. S.	Bangor	Wilson, John	Portland
Specht, Scott A.	Brunswick	Willitt, Isaiah T.	Portland
Sprague, Geo. A.	Biddeford	Witherington, Thos. J.	Portland
Stockman, Ralph O.	Portland	Woods, John	Portland
St. Pierre, Michael ..	Lewiston	Young, John T.	Portland
Sullivan, Timothy F.	Bangor		

MUTUAL BENEFIT.

Bunker, John E.	Bar Harbor	Higgins, Leon F.	Brewer
Dunlap, Chas. F.	Portland	Houghton, E. L.	Fort Fairfield
Emery, Z. J.	Athens	Howard, D. V. & Son	Bangor
Fernald, Osborne	Portland	Madison, A. E.	Lewiston
Field, H. H.	Phillips	Mansur, Merton D.	Houlton
Field, D. F.	Phillips	Moore, M. M.	Ellsworth
Forl, A. H.	Portland	Morrell, E. W.	Gardiner
Fowler & Gardner	Calais	Parker, A. H.	Portland
Gooding, J. M.	Portland	Parks, D. M.	Pittsfield
Grant, F. M.	Freeport	Robinson, Increase	Waterville
Greenwood, Elmer E.	Madison	Rowe, H. W.	Bangor
Harding, Walter A.	Norridgewock	Silsby, H. T.	Aurora
Hathaway, Alanson S.	Canton	Trafton, H. W.	Fort Fairfield
Hawes, Chas. T.	Bangor	Weatherbee, Edward A.	Lincoln

MUTUAL LIFE.

Allen, C. A.	Ellsworth	Janieson, O. A.	Red Beach
Amrose, J. H.	Orono	King, F. A.	Bangor
Bagley, H. L.	Jonesport	Maxcy, W. E.	Gardiner
Batchelder, William	Sanford	McGregor, Geo. R. D.	Portland
Beverage, Fremont	North Haven	Morrison, A. E.	Rumford Falls
Boardman, J. M.	Portland	Moulton, A. C.	York Village
Bowker, A. S.	Lewiston	McLellan, J. H.	Bath
Brennan, J. H.	Bangor	Noyes, W.	Portland
Brown, G. L.	Ellsworth	Nichols, W. H.	Calais
Burton, F. M.	Bangor	Perry, A. C.	Presque Isle
Burton, A. M.	Corinna	Perry, E. S.	Presque Isle
Corbett, Albert	Portland	Porter, Joseph J.	Houlton
Cochran, Baker & Cross ..	Rockland	Stephenson, John F.	Bangor
Chapman, L. H.	Damariscotta	Straw, D. R.	Guilford
Curtis, D. A.	Machias	Sylvester, A.	Farmington
Donigan, B. E.	Portland	Totman, F. N.	Portland
Eastman, A. L.	Fort Fairfield	Tyler, Fogg & Co.	Bangor
Fitzpatrick, J. W.	Portland	Thayer, G. S.	Lubec
Hadley, F. L.	Bar Harbor	Walker, Thomas	Portland
Hamlin, C. N.	Augusta	Wetmore, Robt. T.	Houlton
Howe, Freeland	Norway	Wiggin, F. B.	Saco
Howe, George R.	Norway	Wildes, W. H.	Skowhegan
Hume, C. W.	Eastport		

NATIONAL LIFE.

Baker, Ernest G.	Bangor	Griffin, J. C.	Skowhegan
Besse, Chas. W.	Jefferson	McFaul, John H.	Eastport
Bicknell, Henry A.	Bangor	Moffitt, C. G.	Rockland
Blanchard, L. J.	Dexter	Morse & Guptill	Portland
Dewey, Geo. P.	Portland	Perry, W. H.	Hallowell
Donahue, Thos.	Portland	Smith, Chas. F.	Mercer
Dooley, Frank R.	Portland	Stevens, Edw. S.	Houlton
Dow & Pinkham	Portland	Todd, Robert L.	Houlton
Eames, Geo. C.	Bingham	Verrill & Hutchinson	Auburn
Farrington, Fred R.	Portland	Young, A. E.	Portland
Fernald, Geo. R.	Bangor	Young, Geo. N.	Farmington
Ford, F. H.	Portland		

NEW ENGLAND MUTUAL LIFE.

Andrews, Geo. C.	Mechanic Falls	McGouldrick, L. M.	Machias
Archibald, James.	Houlton	Nelke, S. N.	Livermore Falls
Blake, Barrows & Brown.	Bangor	Porter, S. L.	Old Town
Brunnel, Fred.	Portland	Rideout, H. A.	Calais
Butler, E. A.	Rockland	Roberts, H. H.	Vinalhaven
Cobb, J. F.	Auburn	Sanborn, F. W.	Naples
Dennen, Hollis E.	Mechanic Falls	Shaw, George M.	Fort Portland
Fletcher, L. E.	Cape Porpoise	Smith, F. H.	Portland
Foss, V. R.	Portland	St. Clair, Ashley.	Calais
Friend, E. L.	Green's Landing	Wetmore, R. T.	Houlton
Martin, Winslow.	Red Beach		

NEW YORK LIFE.

Anderson, W. H.	Portland	Kyle, James S.	Island Falls
Austin, L. A.	Bar Harbor	Lawry, John P.	Fairfield
Ayer, E. W.	Portland	Leigh, Thos., Jr.	Augusta
Bacon, E. K.	Hallowell	Mason, Mrs. I. W.	Augusta
Batre, Charles.	Portland	Matthews, J. H.	Madison
Bechard, H. P.	Lewiston	Merrow, F. S.	Bangor
Black, Alfred S.	Rockland	Milliken, J. M.	Augusta
Black, Austin.	Rockland	Miller, Wm. H.	Waldoboro
Blanchard, J. H.	Waterville	Nash, Ira W.	Winter Harbor
Boothby, Owen C.	Lewiston	Newcomb, L. H.	Eastport
Bragg, F. H. E.	Fairfield	Palmer, M. G.	Portland
Burns, T. S.	Westbrook	Palmer, Horatio W.	Bar Mills
Burns, Fred E.	Westbrook	Philbrick, Samuel W.	Skowhegan
Campbell, W. R.	Bath	Plummer, H. W.	Bangor
Campbell, L. R.	Rockland	Ransted, T. E.	Waterville
Clark, George A.	Portland	Rea, John F.	Castine
Coburn, H. S.	Carthage	Reed, W. S.	Orono
Crockett, H. T.	Pulpit Harbor	Sargent, W. H.	South Brewer
Donahue, B. C.	Portland	Sayward, L. M.	Alfred
French, E. S.	Winthrop	Sleeper, Edward.	Smyrna Mills
Gledhill, W. W.	Lewiston	Smith, S. R.	Houlton
Hamlen, C. N.	Augusta	Stackpole, James W.	Gardiner
Harrington, J. O.	Houlton	Staples, Geo. W.	Temple
Hill, Charles E.	Bangor	Sutton, Walter.	Lewiston
Hopkinson, Stephen F.	Westbrook	Swazey, John F.	Bucksport
Hovey, Frank W.	Pittsfield	Tompson, John E.	Westbrook
Howe, W. H.	Pittsfield	Wardwell, Norman.	Belfast
Hunt, H. A.	Cumberland Mills	Webster, W. H.	Limestone
Jones, A. O.	Houlton	Wilkins, W. W.	East Wilton
Jones, C. W.	Augusta		

NORTHWESTERN LIFE.

Adams, T. H.	Farmington	Jordan, A. B.	Deering
Allen, Wm. H.	Livermore Falls	Libby, Irving A.	Portland
Bean, J. H., Jr.	Lewiston	Maynard, Geo.	Lewiston
Benson, Fred.	Waldoboro	Morrison, E. J.	Bar Harbor
Boynton, Henry	Sullivan	Noble, E. E.	Waterville
Boyd, J. P.	Waldoboro	Packard, H. W.	Winthrop
Bragg, Royal A.	Dover	Peabody, Frank A.	Houlton
Buck, S. N.	Bethel	Pearl, C. S.	Bangor
Briery, M. S.	South Gardiner	Pickard, John.	Westbrook
Cole, C. H.	Kennebunk	Sibley, Edward.	Belfast
Curtis, C. B.	Bangor	Smith, F. W.	Rockland
Dockendorff, Walter.	Deering	Soule, W. H.	Freeport
Dunton, C. R.	Union	Spofford, W. H. H.	Deer Isle
Gooding, J. M.	Portland	Taylor, J. Clark.	Calais
Gould, D. C.	Bath	Tuck, Frank L.	Bangor
Hodge, F. E.	Portland	Wright, J. H.	Portland
Hodgkins, W. R.	Salisbury Cove	Wyer, W. W.	Skowhegan
Ingalls, Frank.	Bangor		

PENN MUTUAL.

Austin & Lidback.	Portland	Hovey, Geo. L.	North Anson
Currier, G. M.	Farmington	Kennard, Chas. A.	Portland
DeCoster, J. H.	Mechanic Falls	Oram, Robert H.	Bristol
Drummond, Albert F.	Waterville	Shaw, Russell A.	Caribou
Foote, Robert C.	Houlton	Simpson, Thos. F.	Portland
Hall, Dana G.	Woodfords	Smith, Fred W.	Rockland
Hawkins, Henry W.	Brewer	Wyer, W. W.	Skowhegan
Hodge, Fred E.	Portland		

PHOENIX MUTUAL.

Abbott, E. M.....	Lewiston	Greene, Arthur S.....	Turner
Barrett, M. A.....	Caribou	Harlow, F. L.....	Turner
Bonney, W. Lowell.....	Turner	McAlpine, S. H.....	Portland
Cabot, Geo. A.....	St. Albans	Merrill, Chas. E.....	Jay
Clark, Wallace W.....	Lewiston	Mills, G. A.....	Portland
Day, Edgar.....	Caribou	Pagot, Henry.....	Brunswick

PROVIDENT LIFE AND TRUST.

Bryant, H. H.....	Houlton	Norcross, William H.....	Kent's Hill
Chase, Allen.....	Bucksport	Talbot, Archie L.....	Lewiston
Millett, Frank A.....	Mechanic Falls	Sanford, Isaac F.....	Bradford

PROVIDENT SAVINGS.

Bright, J. M.....	Bangor	Cecil, J. B.....	Bangor
Bridgeman, H. A.....	Bangor	Kingsbury, E. W.....	North Bradford
Bugbee, B. F.....	Calais		

STATE MUTUAL.

Andrews, Simeon F.....	Biddeford	Henry, H. E.....	Caribou
Chase, Andrew J.....	Portland	Kimball, Carlton.....	Portland
Chase, Walter D.....	Portland	Laliberte, Joseph A.....	Fort Kent
Cranston, E. A.....	Turner	Maynard, Henry S.....	Machias
Fernald, N. S.....	Portland	Newell, C. D.....	Richmond
Harmon, David F.....	Biddeford	Page, S. D.....	Milo
Hawthorne, George E.....	Lewiston		

UNION CENTRAL.

Ayers, Oliver M.....	Gardiner	McIntyre, W. W.....	Biddeford
Blake, Emerson K.....	Monmouth	Richardson & Lawrence.....	Lewiston
Ferris, H. P.....	Houlton	Smith, Frank H.....	Portland
Flagg, Frank F.....	Dexter	Turgeon, Geo. V.....	Bangor
Hall & Brown.....	Caribou	Willey, Fred W.....	South Gardiner

TRAVELERS'.

Abbe, E. W.....	Nashua, N. H.	Emery, James.....	Biddeford
Atkins, Frank.....	Hallowell	Erskine, A. J.....	Rockland
Atwood, Fred.....	Winterport	Erskine, A. J. & Son.....	Rockland
Barnard, F. P.....	Houlton	Fernald, W. F.....	Old Orchard
Bates, Henry N.....	Gardiner	Fish, H. H.....	Presque Isle
Baxter, F. E.....	South Gardiner	Foss, A. C.....	Danville Junction
Benson, C. C.....	Lewiston	Flynt, W. W.....	Foxcroft
Benson, A. W.....	Bangor	Goodwin, A. M.....	Saco
Berry, E. S.....	Mechanic Falls	Greene, C. F.....	Ellsworth
Blaisdell, Fred F.....	Bath	Griffin, John C.....	Skowhegan
Bodge, W. F.....	Waterville	Gurney, E. P.....	Yarmouth
Roban, Thomas C.....	Presque Isle	Hall, J. R.....	Dexter
Bright, J. M.....	Bangor	Hall, L. E.....	Sherman
Brown, Fred W.....	Belfast	Hanson, H. H.....	Lewiston
Brown, Nathan G.....	Brunswick	Herrick, Geo. L.....	Brownville
Brown, Thomas N.....	Lewiston	Holman, R. N.....	Millbury, Mass
Burrill, C. C.....	Ellsworth	Howard, D. M.....	Bangor
Burpee, F. S.....	Fort Fairfield	Howard, G. E.....	Dover
Buzzell, Abner S.....	Rockland	Howe, Freeland.....	Norway
Cannell, Geo. C.....	Portland	Hutchinson, H. G.....	Biddeford
Cargill, David.....	Livernmore Falls	Jennings, E. E.....	Farmington
Chalmers, A. B.....	Island Falls	Judkins, W. H.....	Dexter
Chandler, M. W.....	Bethel	Kentston, Frank W.....	Guilford
Collins, F. H.....	Portland	King, Robert.....	Houlton
Crane, F. H.....	Monson	Lasselle, Geo. E.....	Norway
Crosby, E. S.....	Bath	Lawlor, John.....	Portland
Crowley, F. E.....	Belfast	Leavitt, S. D.....	Eastport
Dexter, J. G.....	Lewiston Junction	Lee, Ernest T.....	Calais
Douglass, Elmer C.....	Hallowell	Little, Horace C.....	Lewiston
Drew, D. L.....	Bar Harbor	Lovejoy, E. L.....	Mechanic Falls
Dyer, W. S.....	North Berwick	Macomber, Farr & Co.....	Augusta
Dyer, A. H.....	LaGrange	Mathews, C. K.....	Waterville
Eaton, B. F.....	Skowhegan	Mooney, F. L.....	Oxford

TRAVELERS'—CONCLUDED.

Ordway, K. E.	Pittsfield	Stiles, Nathan.....	Bath
Pacard, F. A.	Camden	Sturtevant, G. D.	Greenville
Parker, M. A.	Cumberland Mills	Tetraut, Henry J.	Biddeford
Pillsbury, C. E.	Biddeford	Thompson, G. H.	Portland
Purinton, Wm. A.	Bangor	Waldron, C. P.	Portland
Purinton, Nathaniel.	Bangor	Walker, E. H.	Augusta
Richardson, Frank E.	Biddeford	White, Frank.....	South Paris
Robinson, J. W.	Dover	Whelpley, Arthur L.	Vanceboro
Rowe, Chas.	Waldoboro	Wood, E. C.	Auburn
Sawtelle, F.	Fryeburg	Woodman, Melville	Biddeford

UNITED STATES LIFE.

Avery, B. M.	Monmouth	Nash, Henry R.	Harrington
Luce, Thomas W.	Portland		

WASHINGTON.

Abbott, E. E.	West Hollis	Hight, F. L.	North Cornville
Atwater, Walter	Dexter	Jeffs, F. C.	Fort Fairfield
Brackett, J. B.	Portland	Kalloch & Meservey	Rockland
Brackett, E. J.	Portland	Lobley, Isaac B.	Guilford
Chandler, Albert L.	Bridgewater	Marston, Daniel W.	Monmouth
Dinsmore, J. B.	Waterville	Merrill, James	Augusta
Erwin, D. H.	Presque Isle	Miller, Oliver	Littleton
Fay, Herbert D.	Portland	Randlett, A. T.	Pittsfield
Grant, Carleton O.	Littleton	Small, J. T.	Lewiston
Gulou, William H.	Houlton	Smith, M. L.	Saco
Haggerty, John H.	Bangor	Spear, Charles W.	Sprague's Mills
Hayes, A. R.	Gardiner	Thurlow, Frank E.	South Portland
Hill, George S.	South Thomaston		

MAINE CASUALTY COMPANY.

SAFETY CASUALTY COMPANY.

Allen Fred E.	Old Town	Lockwood, Geo. F.	Old Town
Davis, John Y.	Old Town	McMellan, James	Old Town
Gould, F. O.	Old Town	Osgood, James K.	Houlton
Hart, F. H.	Old Town	Rice, Barney.....	Newport

CASUALTY AND GUARANTEE COMPANIES OF OTHER STATES AND COUNTRIES.

AMERICAN EMPLOYERS' LIABILITY.

Chick, Chas. B.	Augusta	Park Bros.....	Pittsfield
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AMERICAN SURETY COMPANY.

Andrews, Chas. L.	Gardiner	Judkins, W. H.	Lewiston
Bartlett, Chas. H.	Bangor	Little, Wm. F.	Portland
Bradbury, J. O.	Saco	McLarin, Irvine G.	Eastport
Butler, F. W.	Farmington	Merrill, E. N.	Skowhegan
Dane, Walter L.	Kennebunk	Mitchell, C. B.	Auburn
Donworth, C. B.	Machias	Philbrook, Warren C.	Waterville
Farrington, Everett	Waldoboro	Putnam, Thos. B.	Houlton
Giles, L. F.	Ellsworth	Smith, Sidney B.	Berwick
Gurnsey, Frank E.	Dover	Sterns, Seward S.	Norway
Haley, Geo. F.	Biddeford	Talbot, Thos. L.	Portland
Hanson, G. M.	Calais	Trot, J. M.	Bath
Holway, M. S.	Augusta	Williamson, Jos., Jr.	Belfast
Johnson, Merritt A.	Rockland		

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

Bailey, Augustus.....	Gardiner	Erskine, A. J. & Son.....	Rockland
Boothby, L. T. & Son.....	Waterville	Pearl, C. S.....	Bangor
Chase, M. V. B.....	Augusta	Saunders, Houston B.....	Portland
Dinsmore & Bickford.....	Skowhegan		

EMPLOYERS' LIABILITY (CASUALTY).

Alford, E. R.....	Old Town	Loring, Prentiss.....	Portland
Allen, Chas. A. & Co.....	Ellsworth	Loring, Prentiss & Son	Portland
Black, Alfred S.....	Rockland	Mason, Arthur M.....	Bangor
Boothby, W. A. R.....	Waterville	Mason & Palmer.....	Bangor
Buck, S. N.	Bethel	Neal, W. B.....	Gardiner
Burns, T. S.....	Westbrook	Palmer, Anderson & Co.....	Portland
Conant, F. A.....	Lewiston	Pettengill, C. S.....	Bath
Cummings, C. W.....	Auburn	Philbrick, Samuel W	Skowhegan
Downing, C. S.....	Augusta	Tyler, Fogg & Co.....	Bangor
Gentle & Ludwig.....	Houlton	Voter, F. E.....	Farmington
Jordan, A. B.....	Portland		

EMPLOYERS' LIABILITY (SURETY.)

Boothby, W. A. R.....	Waterville	Tyler, Fogg & Co.....	Bangor
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FIDELITY AND CASUALTY (CASUALTY.)

Bird & Barney.....	Rockland	McIntyre, W. W	Biddeford
Blake, Barrows & Brown.....	Bangor	Messenger, Henry A.....	Portland
Conant, Frank A.....	Lewiston	Miller & Owen.....	Auburn
Creamer, W. B. & Son.....	Waldoboro	Neal, W. B.....	Gardiner
Crosby, E. S.....	Bath	Nourse, J. F.....	Biddeford
Dow & Pinkham.....	Portland	Nowell, Charles H	Sanford
Gardner, E. C.....	Calais	Nutt, H. B.....	Eastport
Griffin, J. C.....	Skowhegan	Perry, A. C.....	Presque Isle
Hadley, Fred L.....	Bar Harbor	Rice, Bird & Barney.....	Rockland
Jones, C. F.....	Skowhegan	Richardson & Lawrence	Lewiston
Judkins, W. H.....	Dover	Stone & Woodman	Biddeford
Langston, Edwin H	Gardiner	Talbot, G. H.....	Camden
Lawrence, G. H.....	Augusta	Tapley, O. W.....	Ellsworth
Lowery, Frank J.....	Houlton	Taylor, J. H.....	Dover
Macomber, Farr & Co.....	Augusta	Wheeler, W. H	South Paris
Mathews, C. W.....	Waterville	Voter, F. E.....	Farmington
McCarthy, John.....	Gardiner		

FIDELITY AND CASUALTY (SURETY.)

Blake, Barrows & Brown.....	Bangor	Miller & Owen.....	Auburn
Creamer, W. B. & Son.....	Waldoboro	Rice, Bird & Barney.....	Rockland
Crosby, E. S.....	Bath	Richardson & Lawrence	Lewiston
Dow & Pinkham.....	Portland	Stone & Woodman	Biddeford
Jones, C. F.....	Skowhegan	Talbot, G. H.....	Camden
Lowery, Frank J.....	Houlton	Wheeler, W. J.....	South Paris

GUARANTORS' LIABILITY INDEMNITY COMPANY.

Griffin, John C.....	Skowhegan
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GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss.....	Portland	Loring, Prentiss & Son.....	Portland
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HARTFORD STEAM BOILER.

Allen, W. H.....	Boston	Frye, H. A.....	Boston
Brown, G. H.....	Boston	Roberts, C. E.....	Boston

LLOYDS PLATE GLASS.

Bright, J. M.	Bangor	Griffin, John C.	Skowhegan
Currier, G. M.	Farmington	Leavitt, S. D.	Eastport
Drake, James B.	Bath	Leighton, E. A.	Berwick
Erskine, A. J.	Rockland	Little, H. C.	Lewiston
Fowler, P. M.	Augusta	Little, W. D. & Co.	Portland
Gentle & Ludwig.	Calais	Marr, C. H.	Gardiner
Gove, E. H.	Houlton	Packard, F. A.	Camden
Grant & Cushman	Biddeford	Pennell, W. M.	Brunswick
	Ellsworth	Thomas, W. F.	Belfast

LONDON GUARANTEE AND ACCIDENT COMPANY.

Dunlap, Chas. F.	Portland	Morse & Guptill.	Portland
Gould, D. C.	Bath	O'Brien, Edward C.	Portland
Gove, E. H.	Biddeford	Pearl, C. S.	Bangor

METROPOLITAN PLATE GLASS.

Burrill, C. C.	Ellsworth	Morse & Guptill.	Portland
Conant, F. A.	Lewiston	Nash, J. Waldo.	Norway
Downing, C. S.	Augusta	Parks Bros.	Pittsfield
Field, C. H.	Belfast	Rollins & Adams.	Portland
Mathews, C. K.	Waterville	Tyler, Fogg & Co.	Bangor
McCarthy, John.	Gardiner		

NEW JERSEY PLATE GLASS.

Carter, G. A. & Co.	Saco	Humphreys, D. H. & D. M.	Bath
Chick, Chas. B.	Augusta	Nash, J. Waldo.	Norway
Conant, Frank A.	Lewiston	Thayer, Frank L.	Waterville
Garay, O. T.	Biddeford	Verrill & Hutchinson.	Auburn
Harmon, H. A.	Portland		

NEW YORK PLATE GLASS.

Auger & Bechard.	Lewiston	Nash, J. Waldo.	Norway
Bailey, A.	Gardiner	Pattee, James.	Belfast
Boothby, L. T. Son.	Waterville	Perry, H. O.	Fort Fairfield
Erskine, A. J.	Rockland	Perry, A. C.	Presque Isle
Maconber, Farr & Co.	Augusta	Riley, T. H.	Brunswick
McClure, J. W.	Bangor	Stone & Woodman.	Biddeford
Morrison, A. E.	Rumford Falls		

PREFERRED ACCIDENT.

Carr, W. P.	Bowdoinham	Magune, H. H.	Rockport
Dunlap, Charles F.	Portland	Parks Bros.	Pittsfield
Emerson, J. T.	Saco	Richardson, A. F.	Augusta
Huntton, Fred W.	Auburn	Simonton, Theo. E.	Rockland
Loring, Ralph B.	Rockland		

STANDARD.

Beedle, W. F.	South Gardiner	Jordan, A. H. & Co.	Gardiner
Chick, Charles B.	Augusta	Linton, Frank R.	Lincoln
Dinsmore & Bickford.	Skowhegan	Mason, Chas. G.	Norway
Emerson, John T.	Saco	McAllister, E. C.	Portland
Eaton, W. P.	Reddington Mills	Reynolds, J. D. & Co.	Waterville
Harmon, H. A.	Portland	Sparrow, Warren & Co.	Portland
Hazelton, F. H.	Portland	Shaw, Sewell D.	Caribou
Hume, Charles W.	Eastport		

UNION CASUALTY AND SURETY COMPANY.

Dana, W. L.	Portland	Rice, Bird & Barney.	Rockland
Griffin, J. C.	Skowhegan	Rose, Wm. G.	Princeton
Hayden, J. F.	Bath		

MAINE ASSESSMENT COMPANIES.

GARFIELD MUTUAL.

Bechard, H. P.....	Lewiston	Heureux, F. L.....	Westbrook
Cutcolne, Joseph....	Biddeford	Paquet, E.....	Biddeford
Gagnon, Arthur.....	Lewiston	Trenblay, H. O.....	Lewiston
Genest, Joseph.....	Lewiston	St. Pierre, Michael	Lewiston

KENNEBEC MUTUAL.

Daggett, W. T.....	Fairfield	Heald, T. G.....	Portland
DeMerritt, F. E.....	Saco	Milliken, Frank S.....	Eastport

MAINE BENEFIT.

Brooks, Ernest H.....	Portland	Locke, Chester W.....	Auburn
Chase, C. A.....	Portland	Marcotte, Joseph.....	Biddeford
Chick, Arthur J.....	Madrid	Merritt, James.....	Portland
Dalcy, C. M.....	Augusta	Morse, Thos. E.....	Portland
Dufresne, Ernest.....	Biddeford	Neeley, Wm. K.....	Portland
Dunham, S. W.....	West Paris	Packard, A. T.....	Turner
Ellis, F. A.....	Lewiston	Roberts, H. H.....	Vinalhaven
Farr, John T.....	Portland	Robinson, A. L.....	Auburn
Gethner, N. A.....	Portland	Stanton, James F.....	Biddeford
Gould, Wilbur.....	Biddeford	Walker, W. H. H.....	Wilton
Hall, Chas. H.....	Portland	Wallace, Frank S.....	Deering
Hamilton, Fred E. S.....	Portland	Wight, Chas. H.....	Portland
Hersey, F. A.....	Portland	Willett, Isaiah T.....	Portland
Jefrey, C. E.....	Biddeford	Young, John T.....	Portland
Lewis, Joshua.....	Cape Elizabeth		

MAINE MUTUAL LIFE.

Benner, L. W.....	Rockland	Langley, A. V.....	Biddeford
Heald, T. G.....	Portland	Milliken, J. M.....	Biddeford
Horne, J. M.....	Biddeford	Smith, S. R.....	Houlton
Hurd, W. W.....	Liberty	Williams, S. S.....	Augusta

PEOPLES' INSURANCE COMPANY.

Davis, E. P....	Lewiston	Meader, J. J.....	Deering Center
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PROVIDENT AID.

Chadwick, A. W.....	Augusta	Lennond, David.....	Thomaston
Lane, C. E.....	Brooks	Tibbetts, Manfred.....	Farmington

WASHINGTON CASUALTY COMPANY.

Bailey, C. E.....	Lewiston	Grey, Harry L.....	Deering
Bridges, Willis B.....	Bangor	Kyle, James S.....	Island Falls
Burgess, Fred.....	Waterville	Leonard, James H.....	Portland
Cecil, J. B.....	Bangor	Newcomb, Alcanzo.....	Bangor
Chase, Hortense.....	Portland	Reilly, John G.....	Bangor
Chase, Charles A.....	Deering	Russell, D. W.....	Portland
Crockett, Charles.....	Portland	Stanley, D. W.....	Sebago Lake
Crockett, Fred R.....	Deering	Symonds, W. F.....	Old Town
Dunham, Edward F.....	Deering	Thomas, Henry H.....	Portland
Gledhill, W. W.....	Lewiston		

ASSESSMENT COMPANIES OF OTHER STATES.

ATLAS ACCIDENT.

Alexander, Geo. F. & Co.....	Portland	Houghton, E. L.....	Fort Fairfield
Ambrose, J. H.....	Orono	Jackson, Freeman H.....	Foxcroft
Atkins, Frank.....	Hallowell	Kingsbury, E. W.....	North Bradford
Atwood, Horace G.....	Everett, Mass	Luce, Frank C.....	Allen's Mills
Bragg, Royal A.....	Foxcroft	Palne, A. C.....	Camden
Burton, Fred M.....	Bangor	Plummer, Willis G.....	Dover
Clark, James W.....	Saco	Preston, A. J.....	Eastport
Clark, Geo. H.....	Bath	Randlett, Alfred T.....	Pittsfield
Conner, F. J.....	Waterville	Rice, Bird & Barney.....	Rockland
Davis, Clark L.....	Portland	Roberts, Percy W.....	Bath
Day, E.....	Caribou	Robinson, A. L.....	Auburn
Dearborn, Chas. F.....	Saco	Scribner, W. B.....	Island Falls
Doble, Frank L.....	South Paris	Stephenson, J. F.....	Houlton
Fenno, J.....	Bangor	Walker, Thomas.....	Portland
Gardner, Chas. W.....	Farmington	Wetmore, R. T.....	Houlton
Gould, D. C.....	Bath	Young, G. N.....	Lee
Gould, Nelson.....	Farmington	Young, Albert E.....	Mercer
Hannaford, S. R.....	Portland		

BAY STATE BENEFICIARY.

Bailey, C. B.....	Lewiston	Hannaford, S. R.....	Portland
Bridges, W. B.....	Bangor	Hannaford, H. S.....	Portland
Brogan, John E.....	Bangor	Hixon, Henry C.....	Farmington
Burns, William J.....	Bangor	Knowlton, Wm. S.....	Monson
Byrnes, P. J.....	Bangor	Leavitt, Wm.....	Portland
Clark, Jas. W.....	Saco	Leighton, Geo. S.....	Portland
Dearborn, Chas. F.....	Saco	Linton, William H.....	Caribou
Farnham, W. H.....	Lock's Mills	McCarthy, John.....	Gardiner
Freeman, W. F.....	Portland	McNeil, Roderick D.....	Bangor
Gledhill, Thos. H.....	Lewiston	Palmer, Harlan J.....	Fort Fairfield
Gledhill, W. W.....	Lewiston	Webb, Alfred.....	Bangor

COVENANT MUTUAL.

Brooks, Frank W.....	Lewiston
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FIDELITY MUTUAL LIFE.

Albee, George P.....	Richmond	Greenhalgh, W. H.....	Portland
Benner, W. O.....	Bath	Hatch, Geo.....	Bangor
Bowdoin, Edgar A.....	Saco	Harrington, Jesse O.....	Houlton
Bradford, W. L.....	Knightville	Robinson, Arthur K.....	Presque Isle
Case, Andrew.....	Lynn, Mass	Smith, A. G.....	Portland
Gethner, H. E.....	Gardiner		

GUARANTY FUND LIFE.

Carney, W. C. G.....	Portland	Jameson, John H.....	Houlton
Carney, W. O.....	Portland	Knowlton, J. R.....	Bath
Jameson, C. O.....	Portland		

HARTFORD LIFE AND ANNUITY.

Colby, E. L. C.....	Portland	Shaw, R. A.....	Caribou
Gethner, H. E.....	Gardiner	Soule, Sumner.....	Gardiner
Hawkes, F. E.....	Portland	Luce, F. A.....	Farmington

MASSACHUSETTS BENEFIT LIFE.

Colby, George P.....	Waterville	Merrill, Eugene.....	Portland
Emery, M.....	Auburn	Payson, C. B.....	Auburn
Fenno, J.....	Bangor	Perry, George.....	Auburn
Hodgkins, W. R.....	Salisbury Cove		

MASSACHUSETTS MUTUAL ACCIDENT.

Ayer, E. W.	Auburn	Hanson & St. Clair	Calais
Brackett, E. J.	Portland	Hatch, George	Bangor
Bridges, W. B.	Bangor	Hathorne, D. N.	Rumford Falls
Burgess, Fred.	Waterville	Hawthorne, George E. .	Lewiston
Campbell, W. R.	Bath	Higgins, C. H.	Auburn
Cameron, W. F.	Woodfords	Jackson, F. H.	Foxcroft
Chapman, H.	Bath	Knowles, Herbert D.	Dexter
Clark, G. A.	Portland	Laiscell, C.	Rockland
Clay, A. G.	Bath	McCarthy, John.	Gardiner
Colomy, F. L.	Calais	Milliken, Frank S. .	Eastport
Davis, E. P.	Lewiston	Plummer, Frank H.	Portland
DeMerritt, F. E.	Saco	Sabine, Rufus H.	Bangor
Dubor, Harry	Waterville	Turgeon, Geo. V.	Bangor
Gardner, Alfred, Jr.	Machias	Twitchell, G. A.	East Rumford

MERCANTILE MUTUAL ACCIDENT.

Laiscell, Chas.	Rockland	Burrongs, Edwin S. .	Somerville, Mass
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MUTUAL RESERVE FUND.

Anderson, J. B.	Eastport	Laraby, N. E.	Biddeford
Bailey, C. B.	Lewiston	Lane, C. E.	Bangor
Bel, E. L.	Westbrook	Langston, E. H.	Gardiner
Brockey, J. E.	Biddeford	Loring, Ralph B.	Rockland
Bunner, W. O.	Bath	McCarthy, John.	Gardiner
Dallaire, J.	Biddeford	McIntyre, W. W.	Biddeford
Farnham, W. H.	Lock's Mills	McNell, R. D.	Bangor
Fernald, Otto.	Portland	Newcomb, F. M.	Scarboro
Gagnon, C. E.	Biddeford	Nutter, F. W.	Saco
Gardner, E. C.	Calais	Nutter, H. R.	Portland
Gethner, H. E.	Nobleboro	Plummer, F. H.	Portland
Gilley, F. A.	Randolph	Plummer, C. A.	Portland
Hanaford, H. S.	Portland	Shepard, W. F.	Bangor
Hanaford, S. R.	Portland	St. Clair, Frank.	Lewiston
Hanson, A. W.	Buxton Center	Strout, J. A.	Readfield
Heald, M. H.	North Buckfield	Taber, H. M.	Waterville
Hendrickson, C. A.	Waterville	Watherbee, Artemas.	Phillips
Herrick, E. I.	Rangeley	Webb, Alfred	Bangor
Holman, S. L.	Portland	Wentworth, Geo. E.	Bangor
Jamieson, O. W.	Red Beach		

NEW ENGLAND MUTUAL ACCIDENT.

Barker, C. H.	Portland	Mills, G. A.	Portland
Bugbee, B. F.	Calais	Rideout, H. O.	Calais
Foster, G. R.	Danforth	Rollins, R. G.	Bangor
Kirstein, Louis	Bangor	Sellers, Henry E.	Bangor
Mears, A. P.	Washington		

NEW ENGLAND LIVE STOCK.

Gardner & Colomy.	Calais	Milliken, H. S.	Eastport
Mann, James D.	Portland		

NORTHWESTERN MASONIC AID.

Bussell, Oren.	Old Town	Knight, Geo. L.	Portland
Chick, Chas. B.	Portland	Moody, C. E.	Portland
Clark, G. H.	Bath	Morton, Asa C.	Bangor
Field, C. H.	Belfast	Odlin, F. L.	Lewiston
Hanson & St. Clair	Calais		

UNITED STATES MASONIC.

Carney, W. C. G.	Portland	Jameson, John H.	Houlton
Carney, W. O.	Portland	Knowlton, J. R.	Bath
Jamieson, C. O.	Portland		

FRATERNAL BENEFICIARY ORGANIZATIONS.

AMERICAN BENEFIT SOCIETY.

Burr, Charles H Newton, Mass

AMERICAN MASONIC ACCIDENT ASSOCIATION.

Davis, E. P. Lewiston

ANCIENT ORDER OF UNITED WORKMEN.

Vose, W. H. Lynn, Mass

FRATERNAL ACCIDENT ASSOCIATION.

Coon, Allyn J. Westfield, Mass

HOME CIRCLE.

Brennan, G. S. P. Danforth	Earles, George W. Vanceboro
Colburn, Willard L. Vanceboro	

INDEPENDENT ORDER OF FORESTERS.

Grover, James Gardiner	Spaulding, George L. Old Town
Scott, Clarence Old Town	

KNIGHTS OF THE MACCABEES.

Blakesley, E. N. Portland	Fingley, F. I. Littleton
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KNIGHTS OF PYTHIAS.

Hunter, Archibald. Crescent Beach, Mass

MASONIC EQUITABLE ACCIDENT ASSOCIATION.

Besse, C. W. Jefferson	Robbins, W. E. Malden, Mass
Clark, A. F. Portland	Sides, W. M. Waldoboro
Potter, Joseph T. Houlton	Young, Seth M. Lewiston

MASONS' FRATERNAL ACCIDENT ASSOCIATION.

Herriman, H. D. Skowhegan	Parker, Augustus H. Portland
Johnson, D. E. Caribou	Smith & Sale. Portland
Knowlton, John R. Bath	

NEW ENGLAND ORDER OF PROTECTION.

Benton, A. A. Rockland	Stdellinger, F. A. Old Orchard
Bragg, A. F. Newport	Webb, Alfred. Bangor
Frye, D. M. Springvale	Willey, H. O. Island Falls
Kavanaugh, Mrs. Annie. Brewer	Wilson, Chas. S. Cumberland Center
Sheldon, Geo. C. Waterville	

ODD FELLOWS ACCIDENT COMPANY.

Besse, C. W. East Jefferson	Patterson, Wm. H. Bangor
Briggs, W. H. Springfield	Parker, A. H. Portland
Brooks, F. W. Lewiston	Pierce, W. H. Bangor
Harnden, Geo. N. Rockland	Robinson, A. L. Auburn
Merrill, Chas. A. Brewer	Sale, T. D. Portland
Paine, A. C. Camden	Young, Seth H. Redington Mills

ODD FELLOWS' GRADED MUTUAL RELIEF ASSOCIATION.

Knapp, David SNorway

ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION.

Eaton, C. A.Portland | Rice, Walter A.....Bangor

PATRONS' MUTUAL AID SOCIETY.

Cobb, C. HEast Poland | Tracey, W. H.....Lock's Mills
Holway, Lester North Fairfield

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION.

Hunt, H. AWestbrook | St. Clair, Frank.....Lewiston

UNITED ORDER OF THE GOLDEN CROSS.

Dexter, Frank HSpringvale | Linscott, Isaac L..... Brunswick
Douglass, W. H.....Lisbon Falls | Smith, Clara T.....Springvale
Elliot, F. B.....Lewiston | Teague, Mrs. R. JLewiston
Hamilton, J. H.....Mattawamkeag

WORKMEN'S BENEFIT ASSOCIATION.

Davis, Charles H.....Lynn, Mass

INSURANCE BROKERS.

Adams, A. P.....Jay
Adams, T. H.....Farmington
Alford, E. R.....Old Town
Allen, J. W.....Mt. Vernon
Atkins, Frank.....Hallowell
Auger & Bechard.....Lewiston
Austin, D. S.....North Berwick
Ayer, E. W.....Portland
Babcock, Francis.....Lincoln Center
Barrett, T. B.....Canaan
Beedle, W. F.....South Gardiner
Bennett, John.....Parsonsfield
Black, Alfred S.....Rockland
Blaisdell, Frank E.....Franklin
Boynton, Henry.....Sullivan
Bradford, W. B.....Turner
Brugg, F. H. E.....Fairfield
Bragdon, Charles B.....Cornish
Bragdon, O. M.....York Village
Brown, H. W.....Stetson
Burr, Charles J.....Brewer
Burns, T. S. & Co.....Westbrook
Buswell, Turner & Co.....Solon
Butler, E. A.....Rockland
Came, Samuel M.....Alfred
Campbell, John Z.....Lewiston
Cargill, David.....Livermore Falls
Carr, R. W.....Bowdoinham
Carll, C. S.....Waterboro
Carter, E. J.....West Brooklin
Chamberlain, J. A.....Bristol
Chamberlin, W. M.....Lewiston
Chamberlin, Thos. D.....Bangor
Chapman, Lincoln H.....Newcastle
Coleman, Geo. E.....Readfield
Collins, Benj. S.....North Anson
Coolidge, H. E.....Lisbon Falls

Cooper, Geo. W.....Patten
Copp, Samuel.....Corinna
Cousins, S. H.....Steep Falls
Crain, A. P.....Mt. Vernon
Crane, F. H.....Monson
Dillaway, M. J.....Bath
Dinsmore, Thomas.....Palermo
Doyle, John D.....Benedict
Dudley, Thomas.....Wilton
Dyer, Z. A.....New Sharon
Evans, James.....E. Hiram
Field, D. F.....Phillips
Field, H. H.....Phillips
Field, J. L.....Hartland
Field, Geo. W.....Oakland
Fogg, W. A.....Springvale
Foster, J. S.....Rockport
Fox, DeGrasse.....Bar Harbor
Freeman, John M.....Portland
Friend, J. E.....Etna
Frink, E. L. & Co.....Green's Landing
Fulton, L. M.....Bowdoinham
Gale, H. E.....Winthrop
Garcelon, C. E.....Auburn
Goodwin, S. H.....St. Albans
Goss, F. W.....Orland
Gould, W. E.....Milo
Grant, B. J.....Acton
Gray, John E.....Corinna
Gray, K. C.....Madison
Greenleaf, Chas. S.....Augusta
Gurney, E. P.....Yarmouth
Hackett, O. J.....Auburn
Hale, Herbert H.....Brooklin
Haley, E. D.....Gardiner
Hall, Lewis.....Warren
Harding, Nathaniel.....New Sharon

Haskell, O. S.	Pittsfield	Peabody, Monroe.....	Canton
Haskell, S. G.	Deer Isle	Perry, E. S.	Presque Isle
Haskell, Henry N.	Green's Landing	Pettengill, A. M.	Portland
Hayes, A. R.	Gardiner	Philbrick, F. R.	Skowhegan
Hayden, J. F.	Bath	Pierce, D. E.	Bath
Hazelton, F. H.	Portland	Piper, Harrison.....	Lincoln
Henderson, E. E.	Henderson	Plaisted, Geo. F.	York
Heseltun, Geo. W.	Gardiner	Plummer, Charles A.	Portland
Houghton, E. L.	Fort Fairfield	Pollard, W. H.	Old Town
Hunt, H. A.	Cumberland Mills	Prince, C. H.	Buckfield
Johnson, Geo. W.	Canaan	Randall, W. B.	Cornish
Jones, Levi	Winthrop	Reed, A. B.	Waldoboro
Jordan, M. & Son	Harrison	Rigby, J. P.	South Newburg
Judkins & Murch.	Newport	Rollins, R. G.	Bangor
Kelly, Stephen J.	Lewiston	Sargent, Henry W.	Sargentville
Kirstein, Louis	Bangor	Scott & Waterhouse.	Old Town
Knowlton, C. E.	Green's Landing	Shaw, A. W.	Cumberland Mills
Ladd, Benj.	East Jefferson	Simonton, Theo. E.	Rockland
Laiscell, C.	Rockland	Simpson, F. M.	Carmel
Lancy, Geo. M.	Hartland	Small, C. O.	Madison
Langston, Edwin H.	Gardiner	Smith, A. G.	Monmouth
Lawrence, Geo. N.	Augusta	Soule, B. T.	Ellsworth
Libby, Warren	S. Hiram	Southard, J. T. & Son.	Richmond
Little, Jacob R.	Lewiston	Spaulding & Stuart.	Richmond
Litchfield, Warren H.	Freeport	Spofford, Elmer E.	Deer Isle
Maddocks, S. T.	Boothbay Harbor	Spofford, E. E.	Green's Landing
Marr, C. H.	Gardiner	St. Clair, Ashley.	Milltown
Marr, W. T.	Boothbay Harbor	Stearns, A. E.	Rumford Falls
Martel, Cha.	Lewiston	Stiles, M. W.	Westbrook
McCausland, F. E.	Gardiner	Sweetser, George.	Hampten
McIntire, J. S.	Solon	Taylor, Charles.	Unity
Mears, E. B.	Bar Harbor	Tracy, B. E.	Winter Harbor
Merchant, L. D.	Hallowell	Turner, J. B.	Wayne
Moffitt, C. G.	Rockland	Tuttle, Chandler.	Skowhegan
Moore, Albert & Son.	N. Anson	Varnum, A. E.	Penobscot
Morrill & Plummer.	Newport	Walker, E. P.	Vinalhaven
Morrison, A. E.	Rumford Falls	Ware, John.	Waterville
Morrison, Manley.	Clinton	Washburn, W. W.	China
Mutty, John.	S. Brewer	Wedgewood, Mrs. F. B.	Cornish
Nelke, S. A.	Livermore Falls	Weeks, A. P.	Cooper's Mills
Nickerson, H. S.	Pittsfield	Welt, George L.	Waldoboro
Nickerson, S. & Sons, Boothbay Harbor		Whitten, J. W.	Buckfield
Nichols, E. C.	Bangor	Wiggin, T. H.	Levant
Odiorne, J. M.	Richmond	Wilber, C. A.	Madison
Parker, D. C.	Danforth	Williams, Chandler.	Danforth
Partridge, L. M.	Stockton Springs	Woodsum, William.	West Peru
Paul, T. A.	New Sharon		

SPECIAL INSURANCE BROKERS.

Little, William F.Portland | Rollins & Adams.....Portland

STATE OF MAINE.

PUBLIC LAWS RELATING TO INSURANCE

Enacted by the Legislature in the Year 1895.

CHAPTER 1.

An Act to amend chapter two hundred and thirty-four of the Public Laws of eighteen hundred and eighty-nine, entitled "An Act Relating to Fraternal Beneficiary Organizations."

SECT. 1. Section seven of chapter two hundred and thirty-four of the Public Laws of eighteen hundred and eighty-nine, entitled "An Act Relating to Fraternal Beneficiary Organizations," is hereby amended by striking out the word "April" in the third line thereof and inserting the word 'March,' so that said section as amended, shall read as follows :

'SECT. 7. Every corporation, association or society doing business as herein defined shall annually, on or before the first day of March, report to the insurance commissioner the names and addresses of its president, secretary and treasurer, or other officers answering thereto, and shall make such further statements of its membership and financial transactions for the year ending on the preceding thirty-first day of December, with other information relating thereto, as said commissioner may deem necessary to a proper exhibit of its business and standing ; and the commissioner may at any other times require any further statement he may deem necessary to be made relating to such corporation.'

SECT. 2. This act shall take effect when approved.

Approved January 23, 1895.

CHAPTER 2.

An Act to repeal chapter eighty-seven of the Public Laws of eighteen hundred and ninety-one, entitled "An Act Relating to Fraternal Beneficiary Organizations."

SECT. 1. Chapter eighty-seven of the Public Laws of eighteen hundred and ninety-one, entitled "An Act Relating to Fraternal Beneficiary Organizations," is hereby repealed.

SECT. 2. This act shall take effect when approved.

Approved January 23, 1895.

CHAPTER 4.

An Act to amend chapter two hundred and eighty-four of the Public Laws of eighteen hundred and eighty-five, relating to Surety Companies.

SECT. 1. Section fourteen of chapter two hundred and eighty-four of the Public Laws of eighteen hundred and eighty-five, as amended by chapter eighty-six of the Public Laws of eighteen hundred and eighty-seven is hereby amended by striking out the words "one dollar" in the eighth line thereof and inserting the words 'two dollars' so that said section as amended, shall read as follows :

'SECT. 14. Every surety company, not incorporated in this state, applying for admission to transact business therein, shall pay to the insurance commissioner, for the use of the state, upon filing a copy of its charter or deed of settlement and statement preliminary to admission, a license fee of twenty dollars and a like sum annually for each renewal of said license, and for each agent's certificate, annually, the sum of two dollars. Said companies shall also pay on or before the first day of May, annually, a tax of two per cent upon all premiums received in excess over losses actually paid during the year, on contracts made in the state and over rebates on premiums allowed to persons guaranteed. Said tax to be assessed and paid in accordance with the provisions of section sixty-one of chapter six of the Revised Statutes.'

SECT. 2. This act shall take effect when approved.

Approved January 25, 1895.

CHAPTER 18.

An Act additional to chapter forty-nine of the Revised Statutes, relating to Insurance.

SECT. 1. No fire insurance company shall issue fire insurance policies on property in this state, other than those of the standard form herein set forth, except as follows :

I. A company may print on or in its policies its name, location, and date of incorporation, the amount of its paid up capital stock, the names of its officers and agents, the number and date of the policy, and, if it is issued through an agent, the words, 'this policy shall not be valid until countersigned by the duly authorized agent of the company at .'

II. A company may print or use in its policies, printed forms of description and specification of the property insured.

III. A company insuring against damage by lightning may print, in the clause enumerating the perils insured against, the additional words, 'also any damage by lightning, whether fire ensues or not,' and, in the clause providing for an apportionment of loss in case of other insurance, the words, 'whether by fire, lightning or both.'

IV. A company incorporated or formed in this state may print in its policies, any provisions which it is authorized or required by law to insert therein ; and any company not incorporated or formed in this state may, with the approval of the insurance commissioner, so print any provision required by its charter or deed of settlement or by the laws of its own state or country, not contrary to the laws of this state ; provided, that the insurance commissioner shall require any provision which, in his opinion, modifies the contract of insurance in such way as to affect the question of loss, to be appended to the policy by a slip or rider as hereinafter provided.

V. The blanks in said standard form may be filled in print or writing.

VI. A company may write upon the margin or across the face of a policy, or write, or print in type not smaller than long primer, upon separate slips or riders to be attached thereto, provisions adding to or modifying those contained in the standard form ; and all such slips, riders and provisions must be signed by the officers or agent of the company so using them.

VII. A company may print upon policies issued in compliance with the preceding provisions of this section, the words, 'Maine standard policy.' The said standard form of policy shall be plainly printed, and no portion thereof shall be in type smaller than long primer, and shall be as follows :

Number

§

Corporate name of the company or association, its principal place or places of business.

This company shall not be liable beyond the actual value of the insured property at the time any loss or damage happens.

'In consideration of dollars to it paid by the insured, hereinafter named, the receipt whereof is hereby acknowledged, does insure and legal representatives against loss or damage by fire, to the amount of dollars.

Description of property insured.

Bills of exchange, notes, accounts, evidences and securities of property of every kind, books, wearing apparel, plate, money, jewels, medals, patterns, models, scientific cabinets and collections, paintings, sculpture and curiosities are not included in said insured property, unless specially mentioned.

Said property is insured for the term of , beginning on the day of , in the year eighteen hundred and , at noon, and continuing until the day of , in the year hundred and , at noon, against all loss or damage by fire originating from any cause except invasion, foreign enemies, civil commotions, riots, or any military or usurped power whatever ; the amount of said loss or damage to be estimated according to the actual value of the insured property at the time when such loss or damage happens, but not to include loss or damage caused by explosions of any kind unless fire ensues, and then to include that caused by fire only.

This policy shall be void if any material fact or circumstance stated in writing has not been fairly represented by the insured, or if the insured now has or shall hereafter make any other insurance on the said property without the assent in writing or in print of the company, or if, without such assent, the said property shall be removed, except that, if such removal shall be necessary for the preservation of the property from fire, this policy shall be valid without such assent for five days thereafter, or if, without such assent, the situation or circumstances affecting the risk shall, by

or with the knowledge, advice, agency, or consent of the insured, be so altered as to cause an increase of such risks, or if, without such assent, the said property shall be sold, or this policy assigned, or if the premises hereby insured shall become vacant by the removal of the owner or occupant, and so remain vacant for more than thirty days without such assent, or if it be a manufacturing establishment, running in whole or in part extra time, except that such establishments may run in whole or in part extra hours, not later than nine o'clock P. M., or if such establishments shall cease operations for more than thirty days without permission in writing indorsed hereon, or if the insured shall make any attempt to defraud the company, either before or after the loss, or if gunpowder or other articles subject to legal restriction, shall be kept in quantities or manner different from those allowed or prescribed by law, or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be kept or used by the insured on the premises insured, except that what is known as refined petroleum, kerosene, or coal oil, may be used for lighting, and in dwelling houses, kerosene oil stoves may be used for domestic purposes, to be filled when cold, by daylight, and with oil of lawful fire test only.

If the insured property shall be exposed to loss or damage by fire, the insured shall make all reasonable exertions to save and protect the same.

In case of any loss or damage under this policy, a statement in writing, signed and sworn to by the insured, shall be forthwith rendered to the company setting forth the value of the property insured, the interest of the insured therein, all other insurance thereon, in detail, the purposes for which and the persons by whom the building insured, or containing the property insured, was used and the time at which and manner in which the fire originated, so far as known to the insured. The company may also examine the books of account and vouchers of the insured, and make extracts from the same.

In case of any loss or damage, the company, within sixty days after the insured shall have submitted a statement, as provided in the preceding clause, shall either pay the amount for which it shall be liable, which amount if not agreed upon shall be ascertained by award of referees as hereinafter provided, or replace the property with other of the same kind and goodness, or it may, within fifteen

days after such statement is submitted, notify the insured of its intention to rebuild or repair the premises, or any portion thereof separately insured by this policy, and shall thereupon enter upon said premises and proceed to rebuild or repair the same with reasonable expedition. It is moreover understood that there can be no abandonment of the property insured to the company, and that the company shall not in any case be liable for more than the sum insured, with interest thereon from the time when the loss shall become payable, as above provided.

If there shall be any other insurance on the property insured, whether prior or subsequent, the insured shall recover on this policy no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon. And whenever the company shall pay any loss, the insured shall assign to it, to the extent of the amount so paid, all rights to recover satisfaction for the loss or damage from any person, town, or other corporation, excepting other insurers; or the insured, if requested, shall prosecute therefor at the charge and for the account of the company.

If this policy shall be made payable to a mortgagee of the insured real estate, no act or default of any person other than such mortgagee or his agents, or those claiming under him, shall affect such mortgagee's right to recover in case of loss on such real estate; provided, that the mortgagee shall, on demand, pay according to the established scale of rates for any increase of risks not paid for by the insured; and whenever this company shall be liable to a mortgagee for any sum for loss under this policy, for which no liability exists as to the mortgagor, or owner, and this company shall elect by itself, or with others, to pay the mortgagee the full amount secured by such mortgage, then the mortgagee shall assign and transfer to the companies interested, upon such payment, the said mortgage, together with the note and debt thereby secured.

This policy may be canceled at any time at the request of the insured, who shall thereupon be entitled to a return of the portion of the above premium remaining, after deducting the customary monthly short rates for the time this policy shall have been in force. The company also reserves the right, after giving written notice to the insured, and to any mortgagee to whom this policy is made payable, and tendering to the insured a ratable proportion of the

In case of loss under this policy and a failure of the parties to agree as to the amount of loss, it is mutually agreed that the amount of such loss shall be referred to three disinterested men, the company and the insured each choosing one out of the three persons to be named by the other, and the third being selected by the two so chosen ; the award in writing by a majority of the referees shall be conclusive and final upon the parties as to the amount of loss or damage, and such reference unless waived by the parties, shall be a condition precedent to any right of action in law or equity to recover for such loss ; but no person shall be chosen or act as a referee, against the objection of either party, who has acted in a like capacity within four months.

In witness whereof, the said company has caused this policy to be signed by its president, and attested by its secretary, or by such proper officers as may be designated, at their office, in _____, Date _____.

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appointment a third referee willing to act in said capacity, either of the parties may within twenty days from the expiration of said ten days make written application setting forth the facts to the insurance commissioner to appoint such third referee, and said commissioner shall thereupon make such appointment and shall send written notification thereof to the parties.

SECT. 2. Any insurance company or agent who shall make, issue or deliver a policy of fire insurance in willful violation of this act shall forfeit for each offense not less than fifty nor more than two hundred dollars; but such policy shall nevertheless be binding upon the company issuing the same.

SECT. 3. All acts or parts of acts inconsistent herewith, are hereby repealed.

Approved February 14, 1895.

CHAPTER 26.

An Act to repeal chapters two hundred and eighty-five and two hundred and eighty-six of the laws of eighteen hundred and ninety-three, relating to Insurance and Fire Insurance Contracts.

SECT. 1. Chapters two hundred and eighty-five and two hundred and eighty-six of the laws of eighteen hundred and ninety-three are hereby repealed.

SECT. 2. This act shall take effect when approved.

Approved February 18, 1895.

CHAPTER 46.

An Act to amend chapter two hundred and twenty-three of the Public Laws of eighteen hundred and ninety-three, relating to Accident or Casualty Insurance Companies.

Chapter two hundred and twenty-three of the public laws of eighteen hundred and ninety-three is hereby amended by striking out the word "sixty," in the seventh and ninth lines thereof and inserting the word 'thirty,' so that said act as amended, shall read as follows: 'No conditions, stipulations, or agreements contained in any application for insurance in any foreign or domestic casualty or accident insurance company, or contained in any policy issued

by any such company, or in any way made by any such company, limiting the time within which notice of the accident or injury, or death, shall be given to such company, to a period of less than thirty days after the happening of the accident or injury, or death, shall be valid. Said notice may be given to the company insuring, at any time within thirty days after the happening of the accident or injury, or death and shall be valid and binding on the company.'

Approved February 25, 1885.

CHAPTER 76.

An Act authorizing the appointment of Special Insurance Brokers.

SECT. 1. The insurance commissioner, upon the annual payment of a fee of twenty dollars, may issue licenses to citizens of this state, already agents of one or more duly authorized fire insurance companies, subject to revocation at any time, permitting the person named therein to procure policies of fire insurance on property in this state in foreign insurance companies not authorized to transact business in this state. Before the person named in such a license shall procure any insurance in such companies on any property in this state he shall in every case, execute and file with the insurance commissioner an affidavit that he is unable to procure, in companies admitted to do business in the state, the amount of insurance necessary to protect said property, and shall only procure insurance under such license after he has procured insurance in companies admitted to do business in this state, to the full amount which said companies are willing to write on said property; provided, that such licensed person shall not be required to offer any portion of such insurance to any company which is not possessed of cash assets amounting to at least twenty-five thousand dollars, or one which has, within the preceding twelve months, been in an impaired condition. Each person so licensed shall keep a separate account of the business done under the license, a certified copy of which account he shall forthwith file with the insurance commissioner, showing the exact amount of such insurance placed for any person, firm or corporation, the gross premium charged thereon, the companies in which the same is placed, the date of

the policies and the term thereof, and also a report in the same detail of all such policies canceled, and the gross return premiums thereon, and before receiving such license shall execute and deliver to the treasurer of state a bond in the penal sum of five hundred dollars, with such sureties as the treasurer shall approve, with a condition that the licensee will faithfully comply with all the requirements of this act, and will file with the treasurer of state, in January of each year, a sworn statement of the gross premiums charged for insurance procured or placed and the gross returned premiums on such insurance canceled under such license during the year ending on the thirty-first day of December next preceding, and at the time of filing such statement will pay into the treasury of state a sum equal to two per cent of such gross premiums, less such returned premiums so reported.

SECT. 2. Any person thus licensed, who shall procure or act in procurement or negotiation of insurance in any unauthorized foreign company, and shall neglect to make and file the statements and affidavits herein required, or shall willfully make a false affidavit or statement, shall forfeit his license and be punished by a fine not exceeding one hundred dollars, or by imprisonment not more than sixty days, or both; and whoever without such license, assumes to act as a special insurance broker, shall incur like punishment. The penalties provided in this chapter shall be enforced in the same manner as the penalties of chapter forty-nine of the revised statutes, as amended.

SECT. 3. Chapter one hundred and forty-seven of the public laws of eighteen hundred and eighty-seven, and chapter one hundred and seventy-nine of the public laws of eighteen hundred and eighty-nine, are hereby repealed.

Approved March 7, 1895.

CHAPTER 91.

An Act relating to the taxation of Insurance Companies.

Every insurance company or association which is subject to the provisions of sections fifty-nine, sixty and sixty-one of chapter six of the revised statutes, shall include in its return of premiums collected, all sums received from and paid to other companies for re-insurance of risks taken in this state; and no company shall be

entitled to any deduction for premiums paid by it for re-insurance of any part of its risks taken in this state unless paid to companies admitted to and doing business in Maine. Such companies shall include in the return required of them by said section sixty-one, a schedule of all re-insurance effected by them with the names of the companies in which said insurance was effected, the amount of the policies and the amount of premiums paid.

Approved March 14, 1895.

CHAPTER 95.

An Act to amend sections one, twenty-six, thirty-eight, forty-one, sixty-four, seventy-two, seventy-three, seventy-four, eighty-eight and eighty-nine, of chapter forty-nine of the Revised Statutes, relating to Insurance.

SECT. 1. Sections one, twenty-six, thirty-eight, forty-one, sixty-four, seventy-two, seventy-three, seventy-four, eighty-eight and eighty-nine, of chapter forty-nine of the revised statutes, relating to insurance, are hereby amended, so that said sections as amended, shall read as follows :

‘SECT. 1. A contract of insurance, life excepted, is an agreement by which one party for a consideration promises to pay money or its equivalent, or to do some act of value to the assured upon the destruction or injury of something in which the other party has an interest. And the business involving the issuance of such contracts in this state shall be carried on only by duly incorporated insurance companies. All incorporated insurance companies may exercise the powers and are subject to the duties and liabilities contained herein and in chapter forty-six, so far as consistent with their charters. Associations of individuals now formed or which may hereafter be formed, upon which the plan known as Lloyd’s, for the purpose of transacting marine insurance business, may exercise all rights, powers and privileges granted under the laws of this state.

‘SECT. 26. The insured, before receiving his policy, shall deposit his note for the sum determined by the directors, which shall not be less than five per cent of the amount insured, and such part of it as the by-laws require, shall be immediately paid and endorsed thereon; and the remainder in such installments, as the directors from time to time require for the payment of losses and

other expenses, to be assessed on all who are members when such losses or expenses happen, in proportion to the amounts of their notes. Provided, that a mutual company which collects a cash premium of not less than the tariff rate charged by stock companies may take a premium note for an equal amount and such companies shall maintain a premium reserve equal to fifty per cent of the cash premium on its policies in force. A married woman may insure her property and give her note, with or without her husband, and it shall be as valid against her as if she were unmarried. No domestic mutual insurance company shall insure in one risk an amount exceeding twenty-five per cent of its gross assets, including the amount at any time due on its premium notes.

‘SECT. 38. Any ten or more persons, residents of the state, associated by such an agreement in writing as is hereinafter described, with the intention of constituting a corporation for the transaction of insurance business shall, upon complying with section forty-six, become and remain a corporation with all the powers, rights and privileges and be subject to all the duties, liabilities and restrictions set forth in all the general laws relating to insurance corporations. Corporations may be organized as herein provided, upon the stock or mutual principle for the following purposes :

I. To insure against loss or damage to property by fire, lightning or tempest on land.

II. To insure vessels, freights, goods, money, effects, and money lent on bottomry or respondentia, against the perils of the sea and other perils usually insured against by marine insurance companies, including risks of inland navigation and transportation.

III. To insure against breakage or damage to plate glass, local or in transit.

Corporations may also be organized as herein provided, upon the stock principle, only, for the following purposes :

IV. To insure against loss or damage to property of the assured, or loss or damage to the life, person or property of another for which the assured is liable, caused by the explosion of steam boilers.

V. To insure any person against bodily injury or death by accident, or any person, firm or corporation against loss or damage on account of the bodily injury or death, by accident of any

person from which loss or damage said person, firm or corporation is responsible.

VI. To insure the owners of domestic animals against loss resulting from the death of or injury to the animals insured.

‘SECT. 41. No policy shall be issued by a purely mutual company until applications have been made in good faith, for insurance to the amount of fifty thousand dollars, and no policy shall be issued by a stock company until its capital stock has been paid in, in cash, and invested as provided in section eight.

‘SECT. 64. An insurance commissioner, whose office shall be at the state capitol, shall be appointed by the governor and council, and shall hold his office for three years unless sooner removed, but shall not at the same time be examiner of banks. He may administer oaths in the performance of his official duties, in any part of the state and at any time. He shall keep a correct account of all of his doings, and of all fees and moneys received by him by virtue of his office, pay over the same to the treasurer of the state quarterly, and at the same time settle his account with the governor and council. He shall give bond to the treasurer, in the sum of five thousand dollars, for the faithful discharge of his duties. He may with the approval of the governor and council, appoint and with their consent remove, a deputy commissioner who by virtue of such appointment, shall be and perform the duties of chief clerk of the department and who shall receive an annual salary of one thousand dollars. In the event of a vacancy in the office of commissioner or during the absence or disability of that officer, the deputy commissioner shall perform the duties of the office.

‘SECT. 72. No foreign insurance company shall transact any insurance business in this state, unless it first obtains a license from the commissioner. Before receiving such license, it shall furnish the commissioner with,

I. A certified copy of its charter and by-laws.

II. A statement, under oath, signed by its president or secretary, showing its financial condition according to a form supplied by the commissioner.

III. A power of attorney appointing the insurance commissioner of Maine, to be the true and lawful attorney of such company in and for this state, upon whom all lawful process in an

action or proceeding against the company may be served with the same effect as if the company existed in this state. Said power of attorney shall stipulate and agree on the part of the company, that any lawful process against the company which is served on said attorney shall be the same in legal force and validity as if served on the company, and that the authority shall continue in force irrevocable so long as any liability remains outstanding against the company in this state. A certificate of such appointment, duly certified and authenticated shall be filed in the office of said commissioner and copies certified by him shall be received in evidence in all courts of this state. Upon receiving the papers herein enumerated the commissioner may, if he deems it advisable, grant a license authorizing the company to do insurance business in this state by constituted agents resident therein subject to its laws, until the first day of the next July, and annually thereafter such license may be renewed so long as he regards the company as responsible and safe, but in all cases to terminate on the first day of the succeeding July. For such license and each renewal the company shall pay the commissioner twenty dollars. Every foreign insurance company now transacting business in this state shall within thirty days from the approval of this act file with the insurance commissioner a power of attorney similar to that herein described.

‘SECT. 73. The commissioner may issue a license to any person to act as an agent of a domestic insurance company upon his filing with the commissioner a certificate from the company or its authorized agent empowering him so to act; and to any resident of the state to act as an agent of any foreign insurance company which has received a license to do business in this state as provided in section seventy-two, upon his filing such certificate; and such license shall continue until the first day of the next July. For each such license the commissioner shall receive two dollars, and if any person solicits, receives, or forwards any risk or application for insurance to any company, without first receiving such license, or fraudulently assumes to be an agent and thus procures risks and receives money for premiums, he forfeits not more than fifty dollars for each offense; but any policy issued on such application binds the company if otherwise valid. Agents of duly authorized insurance companies may place risks with agents of other duly authorized companies when neces-

sary for the adequate insurance of property, persons or interests. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in the state. Nothing herein contained shall require a duly licensed insurance agent or broker to obtain any license for an employee doing only clerical office work in the office of said agent or broker.

‘SECT. 74. The commissioner may license any person as broker to negotiate contracts of insurance for others than himself for a compensation, by virtue of which license he may effect insurance with any domestic company or its agents; or any resident of the state to negotiate such contracts and effect insurance with the agents of any foreign company who have been licensed to do business in this state, as provided in sections seventy-two and seventy-three but with no others. For such license he shall pay five dollars, authorizing him to act until the first day of the next July. Whoever, without such license, assumes to act as such broker, forfeits not more than fifty dollars, or by imprisonment not more than sixty days for each offense. The insurance commissioner may revoke or suspend the license of any agent or broker at any time by giving such agent or broker written notice thereof. When the commissioner revokes the license of any insurance agent or broker, such agent or broker may appeal to a justice of the supreme judicial court, by presenting to him a petition therefor, in term time or vacation, and such justice shall fix a time and place of hearing which may be at chambers and in vacation, and cause notice thereof to be given to the commissioner; and after the hearing he may confirm or reverse the decision of the commissioner; and the decision of such justice is final. The commissioner shall have power to revoke the license of any foreign insurance company authorized to do business in this state that shall neglect or refuse to comply with the laws thereof, or that shall violate any of the provisions of sections seventy-two and seventy-three of chapter forty-nine of the revised statutes as hereby amended. The commissioner may issue a license to any person to act as an agent of any assessment life or casualty insurance company or association, or steam boiler insurance company authorized to do business in the state, upon his filing with the commissioner a certificate of his appointment as such agent and upon payment of the fee provided in this act.

'SECT. 88. Every foreign insurance company, life excepted, doing business in this state, shall annually, before the first day of May, publish three weeks successively, in some daily or weekly paper printed in every county where it has a duly authorized agent, or issues policies, a condensed statement of its condition conformable to its last annual report to the commissioner, and any such insurance company which neglects or refuses to publish such statement, forfeits not less than fifty dollars.

'SECT. 89. Any person having a claim against any foreign insurance company, may bring a trustee action or any other appropriate suit therefor in the courts of this state. Service made upon the insurance commissioner or upon any duly appointed agent of the company within the state shall be deemed sufficient service upon the company, and the judgment rendered therein shall bind the company as valid in every respect, whether the defendants appear or not. Unless such judgment is paid within thirty days after demand, the commissioner may on notice and hearing of the parties, suspend the power of the company to do business in this state until it is paid, and if the company or any agent thereof issues any policy in the state during such suspension, said company and agent each forfeits not exceeding one hundred dollars; but any policy so issued is binding on the company in favor of the holder. Whenever lawful process against an insurance company shall be served on the insurance commissioner, he shall forthwith notify the company of such service by letter and within a reasonable time forward a copy of the process served on him, by mail, postpaid, and directed to the officers of the company. For each copy of process the insurance commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of the service, the same to be recovered by him as part of the taxable costs if he prevails in the suit.'

SECT. 2. The provisions of this act shall not be held to be applicable to fraternal beneficiary organizations doing business under chapter two hundred and thirty-four of the public laws of eighteen hundred eighty-nine, as amended.

Approved March 14, 1885.

CHAPTER 98.

An Act to provide for the investigation of the causes of fires, and the publication of statistics relating to the same.

SECT. 1. When property is destroyed by fire, it shall be the duty of the municipal officers in cities and towns to make investigation of the cause, circumstances and origin thereof, and especially to examine whether it was the result of carelessness or of design. The investigation shall be commenced within six days of the occurrence of the fire, not including the Lord's day, and it shall be the duty of the mayor in cities and of the chairman of the selectmen in towns to call such meeting of the municipal officers. And said municipal officers shall have the powers vested in trial justices to compel the attendance of witnesses to testify before them upon such inquest.

SECT. 2. They shall present to the city or town clerk, for record by him in a book provided by the insurance commissioner, a written statement of all the facts relating to the cause of such fire, the kind, value and ownership of property destroyed, and of such other particulars as may be called for in the form provided, and of any other facts which to them seem pertinent; and such record shall be made within two weeks of the occurrence of the fire.

SECT. 3. The clerk shall make a transcript of such fire record upon a blank form provided by the insurance commissioner, for each six months preceding, and forward the same to the insurance commissioner within fifteen days from the first day of July and the first day of January in each year. He shall also transmit to the insurance commissioner within a reasonable time, upon his request, a copy of the record as to any particular fire, or any facts concerning it.

SECT. 4. Any officer neglecting or refusing to perform any duty required of him by the provisions of this act, shall be fined not exceeding one hundred dollars.

SECT. 5. The insurance commissioner shall classify and tabulate the statistics so obtained and shall publish them in his annual report.

Approved March 14, 1895.

CHAPTER 101.

An Act in relation to the Inspection of Buildings, so as to lessen the danger from fires.

SECT. 1. In every town and city of more than two thousand inhabitants, the municipal officers shall annually in the month of April appoint an inspector of buildings, who shall be a man skilled in the construction of buildings. The municipal officers shall define the limits within which the inspector of buildings shall have jurisdiction, which shall include the thickly settled portion of each such city, and of each village in each such city or town.

SECT. 2. It shall be his duty to inspect each new building during the process of construction, so far as may be necessary to see that all proper safeguards against the catching or spreading of fire are used, that the chimneys and flues are made safe, and that proper cut-offs are placed between the timbers in the walls and floorings where fire would be likely to spread; and may give such directions in writing to the owner or contractor as he deems necessary, concerning the construction of such building so as to render the same safe from the catching and spreading of fire.

SECT. 3. It shall be his duty to inspect all buildings while in process of being repaired, and see that all reasonable safeguards are used against the catching and spreading of fire, and that the chimneys and flues are made safe; and he may give such directions in writing to the owner as he deems necessary concerning such repairs, as to render such building safe from the catching and spreading of fire.

SECT. 4. It shall be his duty at least once in three years, and oftener when required by the municipal officers, to inspect chimneys, flues, funnels, stoves, furnaces, boilers and boiler connections, and heating apparatus in all the buildings within his jurisdiction, in which fire is kept or used, to ascertain if the same are safe against fire. He may give such directions in writing as he may deem necessary to the owner of said building to make changes in the construction or situation of such chimneys, flues, funnels, stoves, furnaces, boilers, boiler connections and heating apparatus, so as to make the same as aforesaid. And the municipal officers may require such inspection of any particular building at any time.

SECT. 5. An inspector of buildings in the performance of his official duty may enter any building for the purposes of making the inspection required by this act.

SECT. 6. An appeal in writing may be taken from any order or direction of the inspector of buildings to the municipal officers, whose order thereon shall be final.

SECT. 7. No new building shall be occupied until the inspector of buildings has given a certificate that the same has been built in accordance with the provisions of this act, and so as to be safe from fire; if the owner permits it to be so occupied without such certificate, he shall be liable to a fine of ten dollars for each week he permits such building to be so occupied, to be recovered by complaint or indictment. In case the inspector of buildings should from any cause decline to give his certificate where the builder has in his own judgment complied with the provisions in this act, an appeal may be taken to the municipal officers and if on such an appeal, it shall be decided by them that the provisions of the act have been complied with, the owner of said building shall not be liable to a fine for want of the certificate of the inspector.

SECT. 8. If the owner of any building neglects or refuses for more than thirty days to comply with any direction of the inspector of buildings given as aforesaid, concerning the repairs on any building, as provided in section three, or to make such changes in the construction or situation of chimneys, flues, funnels, stoves, furnaces, boilers and boiler connections, and heating apparatus, as may be required as such inspector of buildings, under the provisions of section four, or as may be confirmed by the municipal officers on appeal, he shall be liable to a fine of ten dollars for each week he so neglects or refuses, to be recovered by complaint or indictment.

SECT. 9. Any owner or occupant of a building, who refuses to permit an inspector of buildings to enter his buildings, or willfully obstructs him in the inspection of such building as required by this act, shall be liable to a fine of not less than one nor more than twenty dollars, to be recovered by complaint or indictment.

SECT. 10. Municipal courts and trial justices shall have jurisdiction of the offenses named in sections seven, eight and nine.

SECT. 11. Towns and cities may make by-laws not inconsistent with this act, defining more particularly the duties of such inspector of buildings, and the rules and regulations by which he is to be governed.

SECT. 12. Municipal officers shall determine the compensation or salary of the inspector of buildings.

SECT. 13. This act shall take effect when approved.

Approved March 14, 1895.

CHAPTER 105.

An Act to amend section sixty-six of chapter forty-nine of the Revised Statutes relating to Insurance.

Section sixty-six of chapter forty-nine of the revised statutes is hereby amended by adding thereto the following: 'provided, that domestic mutual fire insurance companies shall be required to pay only the actual expenses incurred by the commissioner in making the examination herein required,' so that said section, as amended, shall read as follows:

'SECT. 66. Every such company shall organize within two years after its charter is granted, or its charter shall be void; and upon such organization it shall inform the commissioner thereof. No such company shall commence business by issuing policies until the commissioner has examined and ascertained that it has complied with the terms of its charter, paid in its capital stock and become qualified to act; and he shall then issue to it his certificate of that fact, for which service he shall receive from it twenty dollars and all traveling expenses; and annually thereafter upon examination, so long as the same is found solvent and responsible to do business, he shall issue to it a like certificate and receive a like fee. Provided, that domestic mutual fire insurance companies shall be required to pay only the actual expenses incurred by the commissioner in making the examination required by law.'

Approved March 19, 1895.

CHAPTER 112.

An Act relating to Fraternal Beneficiary and Assessment Corporations.

SECT. 1. The insurance commissioner, in person or by deputy, shall have the power of visitation and examination into the affairs of any domestic corporation subject to the provisions of chapter two hundred and thirty-four of the public laws of eighteen hundred and eighty-nine, as amended, that are conferred upon him by

chapter forty-nine of the revised statutes, provided, that he shall not be required to make periodical examinations. Whenever upon examination the commissioner is satisfied that such corporation is not paying the maximum amount named in its policies or certificates in full, or is in such condition as to render further proceedings hazardous to the public or its policy holders ; or whenever any domestic corporation subject to the provisions of chapters two hundred and thirty-four and two hundred and thirty-seven of the public laws of eighteen hundred and eighty-nine and acts amendatory thereof, shall after an existence of one year or more, have a membership of less than three hundred, the insurance commissioner may present the facts in relation to the same to any justice of the supreme judicial court ; the said justice shall thereupon notify the officers of such corporation of a hearing and unless it shall then appear that some special and good reason exists why the corporation should not be closed, some person shall be appointed receiver of such corporation, and shall proceed at once to take possession of the books, papers, moneys, and other assets of the corporation, and shall forthwith, under the direction of the court, proceed to close the affairs of such corporation and to distribute to those entitled thereto its funds. For this service the receiver may be allowed out of any funds in possession of the corporation or which may come therefrom into his hands, such sum as the court may determine to be reasonable and just. When the affairs of the corporation shall be finally closed, the court may decree a dissolution of the same.

SECT. 2. Hereafter no corporation organized under the provisions of chapter two hundred and thirty-four of the public laws of eighteen hundred and eighty-nine, shall commence to do business or issue any certificate until it has presented to the insurance commissioner and received his certification that it has obtained not less than five hundred bona fide applications for membership.

SECT. 3. The foregoing provisions shall not apply to any corporation which confines its membership to the employes of towns, cities, or of the state, or of a designated firm, business house or corporation.

Approved March 20, 1885.

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